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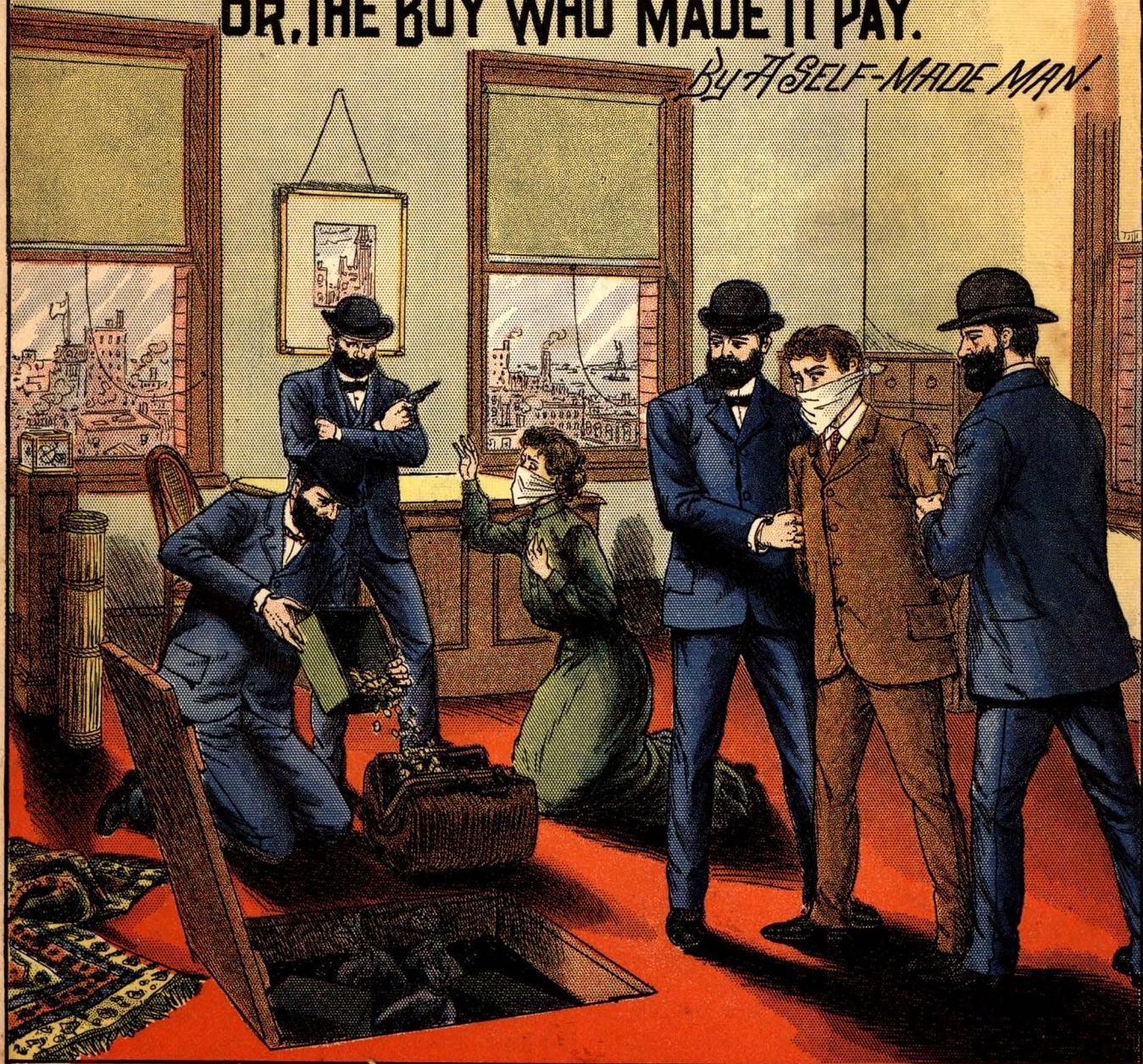
STORIES OF BOYS

WEEKLY.

WHO MAKE MONEY.

JUGGLING WITH THE MARKET;
OR, THE BOY WHO MADE IT PAY.

By A SELF-MADE MAN.



While Langley threatened Elsie, and the two rascals who had hold of Hale gripped him tighter, Frankland seized the tray of gold coin and emptied its contents into the big satchel brought to carry away their expected plunder in.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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JUGGLING WITH THE MARKET

OR,

THE BOY WHO MADE IT PAY

By A SELF-MADE MAN

CHAPTER I.

A TIP ON C. & D.

"The real price of a stock is what a man who owns it can sell it for," said Arthur Hale to his friend, Curtis Ashley, as the two boys stood in front of the Morgan Bank at the corner of Broad and Wall streets one bright Spring morning.

"But a stock is often forced down below its normal value for speculative purposes," said Ashley. "Isn't it always worth its real price?"

"No, not in my opinion. I maintain that a stock is worth only what it will bring in a legitimate, recognized market—the Stock Exchange or the Curb."

"Then you don't believe that C. & D. is worth any more than 42, which it is going at to-day, notwithstanding the fact that until this week it has been quoted at above 50 for a year or more?"

"I wouldn't give a quarter of a cent more for it if I wanted a block of it."

"Not even if you had good reason to believe it would be up to 60 inside of ten days?"

"That's a horse of a different color, Ashley. But as I haven't the slightest idea that C. & D. will be even a single point higher ten days from now, why, in my estimation, 42 is the most it is worth to a purchaser."

"Well, if I was as certain of getting a raise of wages as I am that C. & D. will be above 50 again inside of ten days I'd blow myself to a new suit."

"What makes you feel certain that it's going above 50 so soon?" asked Hale, curiously.

"I'll let you know if you'll agree to pay me \$200 in case you use the tip."

"I'll do it. If the tip is worth anything at all to me it's worth \$200; but I am to be the judge of its value."

"Sure. Then it's a bargain?"

"It is."

"Your word is good enough for me, and I know you have the money to make good, for you have made several lucky deals on the market since you've come to work in Wall street. You must be worth a thousand dollars."

"Yes, I'm worth all of that," admitted Hale, with a quiet smile. "I think you have been in the Street a little longer than me, but I infer that you're not worth a thousand dollars yet."

"I'm hardly worth a thousand cents," replied his friend, gloomily.

"Yet you live with your folks, who are fairly well-to-do, while I have a mother to help support."

"That's right," admitted Ashley. "That proves you're smarter than I am."

"Possibly I have grasped and made the most of opportunities while you let them slide because your future seems to be more or less assured."

"I shouldn't wonder."

"Well, what is this tip? I hope for both our sakes it is worth \$200. I'm always ready to take a chance on the market when I feel sure of my ground. Tips worth any-

thing are pretty hard to pick up. When a fellow gets on to a pointer himself, he knows where he is at, but it's more or less dangerous to rely on another fellow's tips."

"I can guarantee that this is a good one," said Ashley.

"Will you guarantee that I won't lose money on it?" asked Hale, with a smile.

"I would, if my guarantee was worth anything."

"You are frank as well as fair," laughed his friend.

"It wouldn't do me any good to be otherwise."

"That's right. I'm waiting for your pointer."

"About a year ago—"

"A year ago! You're going back a long way."

"Don't interrupt, me, please. About a year ago I got on to the fact that Harwood, whose office is at No. — Wall street, was hand-in-glove with a clique of moneyed operators whose chief business seems to be to select some good stock, bear it till it reaches a point as low as it can be forced to, then buy in every share of it in sight and by a bull movement force it up as high as it can be made to go, at which figure they quietly sell out and divide the profits of the deal."

"That's a regular Wall street game, though not always worked with success," said Arthur Hale.

"Yesterday," continued Ashley, "I went into a Broad street cafe to get a drink."

"I wasn't aware before that you imbibed," chuckled Hale.

"Oh, you get out! You know I meant water."

"Well, go on."

"I got the drink and went into the washroom to rinse my hands. While I was there Harwood and another man came to the door, but did not enter at once. I heard Harwood say: 'You won't make a mistake, Sam, if you load up to your limit with C. & D. It has reached rock bottom and will be up to 60 inside of ten days.' 'How do you know?' asked the other man. 'Don't you worry about how I know, but take my word for it,' said Harwood. 'And remember this is on the strict Q.T., Sam. I'm letting you in on this because you're my brother-in-law, and because you've been a good friend to me in different ways. Buy C. & D. at once to the extent of your pile on a ten per cent. margin from some good house—Colby's, for instance—and I'll tip you off when to sell. You've got about as sure a thing as is to be found in Wall street, so don't let it get by you.' Harwood then came into the washroom alone, and I walked out. Isn't that tip worth \$200?"

"It looks pretty good, Ashley. If I use it, and don't get nipped, I'll give you the \$200 all right, you can depend on that."

"I'm not afraid to trust you, Art. If everybody was as honest as I've found you to be I guess half of our police courts would go out of business."

"Thanks, old chap, you're quite complimentary. By the way, how are you and Lulu Delmay getting on?"

"Lulu and I are as thick as hops," grinned Ashley. "I've been taking her to the Bridge almost every afternoon, when she gets off early. How about yourself and Elsie Williams?"

"We're getting on swimmingly. When I go into business as an operator on my own account she's coming with me as my confidential stenographer and bookkeeper."

"When you go into business for yourself, eh?" chuckled Ashley. "Aren't you counting your chickens some distance ahead?"

"Maybe so and maybe not."

"How long have you been with Mr. Rhoades?"

"Two years and eight months."

"I've been three years with Darby & Sloan. Mr. Darby is an old crank, but he's the biggest part of the firm, so we have to mind our P's and Q's with him."

"So I've heard you say before. You've been on the point of leaving him a dozen times."

"I know I have, but I'm still carrying messages for him. Well, I've got to get back to the office. I hope you make a good thing out of C. & D. So long."

Ashley turned down Wall street and Hale continued along Broad.

Arthur Hale was a good-looking, well-built lad of eighteen years, with an alert look that showed he was always wide awake.

He lived with his mother and sister Alice in a modest flat on an uptown side street.

His father, who had been a pilot on the Fall River line of steamboats, had been dead nearly three years.

His sister was employed as stenographer and general assistant in a lawyer's office on lower Broadway.

Both turned the greater part of their wages in to their mother every pay day.

Arthur, however, had managed to accumulate quite a fund of his own by fortunate little ventures on the stock market.

He got his start six months before through finding a pocket book on the street with \$200 in it.

There was no clue to its owner, but he held it intact for some time on the chance that it might be advertised for.

At the end of three months he saw a chance of making a haul by investing in a certain stock, then ruling at 60, which he was told was due for a rise.

He bought 30 shares on the usual margin, the stock went to 80 and he made \$600.

He gave his mother a hundred of his winnings, and put the amount he had taken from the pocket book back again.

Two months later he picked up another pointer on a stock, and bought 100 shares at 68.

He was fortunate again, for the stock went to 80 and a fraction and he cleared \$1,500 on the deal.

He was now worth \$2,200, including the \$200 in the pocket book.

"That's a lucky \$200," he said to himself more than once. "If I hadn't found it I'd still be as poor as Job's turkey. So far it has made \$2,100 for me altogether. Maybe it'll yet be the means of making me a rich man."

As he walked down Broad street toward the King Building, where he was bound, he turned Ashley's tip over and over in his mind.

The more he thought about it the better it looked to him. He knew he could depend on the accuracy of his friend's report of the conversation he had accidentally overheard.

It was clear to his mind that if Broker Harwood advised his brother-in-law to invest all his funds in C. & D. on a margin, it was a good speculation.

"I might just as well get in on the ground floor with the insiders when the chance comes my way. I've money enough to get 500 shares at the present ruling price. I guess Harwood didn't make any mistake when he said the stock was now selling at bedrock figures, for it hasn't been so low in a couple of years. In any case, I can't very well lose anything by loading up with this stock, since the market is bound to carry it up any way sooner or later."

By the time he left the office for home that afternoon, which he did earlier than usual, for business was slack in the brokers' offices just then, he had fully made up his mind to go into the deal.

He got \$2,100 of his money, and taking it to a small bank in Nassau street, where he had put through his other transactions in stocks, he ordered the margin clerk to purchase for his account 500 shares of C. & D. at 42.

With a memorandum of this deal in his pocket he continued on up home in good spirits, for he knew that every point the stock advanced meant nearly \$500 to his credit at the bank.

That the shares might continue to go down instead of advancing did not seem to occur to him.

He looked only on the bright side of the picture, and was proportionately happy.

CHAPTER II.

THE MESSENGER AND THE STENOGRAPHER.

Arthur Hale was always the first one at the office in the morning.

He carried a key and it was his duty to open up.

On the floor just inside the door he was sure to find a bunch of mail matter pushed through a slit in the door, made for that purpose, by the letter carrier on his first round.

On the morning following his investment in C. & D., Arthur reached the office at his usual time.

Opening the door, he gathered up the letters and papers and after sorting them into two bunches, laid them on his employer's desk in his private office.

Then he took his customary seat beside a window overlooking Wall street, and taking the morning paper from his pocket, started in to finish reading the news.

The three clerks employed by Henry Rhoades came in presently and went to their duties in the counting-room, which was divided from the waiting-room by a tall, closely-woven brass railing, with an arched opening at one place beside the cashier and head bookkeeper's desk.

The next employee to appear was Miss Elsie Williams, the stenographer, a very pretty young girl, with a chic air, and tastefully attired.

She and Arthur were warm friends—in fact the young messenger thought there wasn't another girl in the world quite so nice unless it was his sister.

No matter how deeply he might be absorbed in the news of the day, he never failed to note her arrival.

"Good morning, Elsie," he said, dropping the paper. "You look as fresh as a daisy."

"Thank you, Arthur. That is quite a compliment," she replied, smilingly.

"Well, I'm not saying more than the truth, am I?"

She shook her finger at him playfully and walked toward the counting-room door.

"Hold on a minute," he said. "I've got something for you," and he held up a bunch of violets.

"Aren't you good!" she exclaimed, coming over and taking them from him. "I do love violets."

"I know you do, that's why I got them for you. I wish I was a violet."

"You wish you were a violet?"

"Sure, then you'd love me, wouldn't you?" said Arthur, laughing.

"You silly boy!" she cried, with a rosy blush, darting for the door.

"She's a fine girl, all right," thought Arthur, looking after her. "And as smart as chain lightning. I think a whole lot of her."

He took up his paper again and was soon deeply interested in the previous day's quotations of the Stock Exchange.

A few minutes later the cashier, Mr. Howard, came in, and not very long afterward, Mr. Rhoades appeared.

The messenger dropped his newspaper and hurried into the private room after his employer to assist him off with his overcoat, which he hung on a peg at one end of the room.

Mr. Rhoades threw his soft hat on top of his desk, which he unlocked.

Then throwing open the roll top, he took up the bunch of letters and looked them over.

He handed Arthur three to deliver in the counting-room.

One of them was addressed in a male hand to Miss Williams.

"Now I wonder who that's from?" the boy asked himself as he crossed the reception-room. "I hope she hasn't got a beau," he added, with a jealous twinge. "If she has it will break me all up. It's postmarked with the Produce Exchange station stamp. If I thought she was corresponding with Algernon Sidney I'd go around to where he works and punch his head. That dude makes me weary."

He handed one of the letters to the cashier, the second to one of the clerks, and then dropped the other on the typewriter's table.

"Who's your correspondent, Elsie?" he asked with a weak smile.

She took up the letter and looked at it.

She didn't recognize the writing, but the spirit of mischief induced her to tease Arthur.

"Aren't you too inquisitive for anything? How do you know but this is from my best fellow?"

"I don't know. I didn't know you had one. If you have, why, of course—"

"Well?" she said, archly. "Why don't you finish?"

"Oh, it doesn't matter," he replied, starting off.

"I really believe you're jealous," she laughed, catching him by the sleeve of his jacket.

"What would I be jealous about?"

"This letter, of course."

"Don't you believe it?"

"But you look awfully provoked. Wait till I open it and see who it's from."

"Don't you know who it's from?"

"How should I until I open it?"

"The handwriting ought to be familiar to you."

"I never saw it before."

"Didn't you?" he replied, brightening up.

"Never," as she took up her penknife and slit the envelope.

The enclosure appeared to be scented.

It began "Dear Miss Williams," and ended "Yours very sincerely, Algernon Sidney."

"Well, if he hasn't a nerve to write to me!"

"Who?"

"Mr. Sidney."

"Maybe you've been flirting with him," growled Arthur.

"Me flirting with him! Well, I like that. Just as if I would," indignantly.

"Why don't you read his letter, or are you waiting for me to skip out?"

She glanced over it and then handed it to Arthur.

"I think he's pretty cheeky," she said.

Arthur looked the letter over.

This is what he read:

"Dear Miss Williams:—Excuse me for taking the liberty of writing to you, but upon my honor I can't help it. You are the nicest young lady it has been my good fortune to meet since I came from the other side, and I can't help telling you so. I should be glad to know you better, and would take it as a great favor if you would do me the honor of permitting me to call on you at your home. My family is one of the best in Derbyshire, England, and dates back to the time of William the Conqueror. I have two very charming sisters, and you put me very much in mind of them. I don't care much for American girls, but you are an exception. I take great pleasure in sending you a bouquet by special messenger. I am sorry that I do not know your favorite flowers, but I think beauty roses are very appropriate in your case. My address is Room —, Produce Exchange Building.

"Yours very sincerely,

"ALGERNON SIDNEY."

communication, Miss Williams," said Arthur, mockingly, as he returned the letter to her.

"Well, I'm not—so there!" she replied, emphatically.

"He seems to be quite smitten with you. I hope you won't break his heart by refusing his modest request to be permitted to visit you at your home. Maybe he's thinking of laying his heart at your feet, and carrying you off to blooming England to grace his ancient family roof-tree in Derbyshire."

"Aren't you awfully funny, Arthur Hale," replied Elsie, with a charming frown. "If you thought I was going to accept Mr. Sidney's attentions you'd be the first one to object."

"I, Miss Williams?"

"Yes, you, Mister Hale. Why, when you laid that letter on my table you looked mad enough to sour a quart of milk."

"Well, I don't like to see men writing to you," he blurted out.

"The idea! Just as if you had anything to say about that," she answered, with a sly glance into his face.

"I don't like you to have secrets from me. I haven't any from you."

"Haven't you?" roguishly.

"Only one, and maybe I'll tell you what it is some day."

"Oh, tell me now. If there is anything I love to hear it's a secret."

"You girls are too curious. I'll tell you something else, however."

"What is it?"

"I've got into the market again."

"You haven't," she replied, incredulously.

"I have. Bought 500 shares of C. & D."

"When did you buy it?"

"Yesterday afternoon after I left the office. The margin took \$2,100. I've got just \$100 left."

"I hope you're not going to lose your money this time," she said, seriously. "I'm afraid you've got the Wall street fever bad. Winning on those other two deals has turned your head, I'm thinking, and given you the idea that you will be lucky every time. That's what sends so many speculators to the poorhouse."

"I'll bet it won't send me to the poorhouse."

"Don't be too sure of that," she answered, warily.

"I'm going to win this time, at any rate."

"How do you know you are? You've taken a hand in the greatest game of chance in the world—a lottery where there are so few prizes that you have to carry a telescope to see them."

"I won't deny that; but I'm working on a tip."

"Where did you get it?"

"From my friend, Curtis Ashley."

"And you're risking all your money on the strength of what he says? I never thought you were so reckless. I'm surprised at you."

"Well, I'll bet you a pound of your favorite candy that I win."

"You ought to feel highly honored to receive such a

"No. The chances are that you'll lose and then you won't be able to pay your bet."

"Yes I will. I have a hundred cases left."

"I won't bet."

"Then I'll present you with a two-pound box of candy if I come out ahead. You may expect the candy inside of two weeks."

"I'd rather know that you saved your money than get the candy."

"I'm glad to see that you're interested in me."

At that moment the cashier called to him.

"There's a messenger in the waiting-room, Hale. See what he wants."

Arthur found a D. T. boy there with a package and a covered bouquet of beauty roses.

"These are for Miss Elsie Williams," said the youth. "Sign the paper."

"Wait a moment," replied Arthur, "I'll tell her to come out."

"There's a messenger outside to see you," he said, with a smothered grin.

"To see me?"

"Yes. Don't keep him waiting, please."

Elsie came into the reception-room, where there were several customers around the indicator.

"Are you Miss Williams?" asked the boy.

"Yes."

"These are for you, then."

"Who are they from?" asked the girl, with a strong suspicion as to the sender.

"Dunno, miss. Was told to bring 'em here and give them to you."

She looked at the address on the box and saw in a corner the words: "From Algernon Sidney."

That settled it.

"Take them back," she said, almost sharply. "I won't accept them."

"All right, miss. Please sign the paper."

She did and then walked back into the counting-room with an angry look on her pretty face, while Arthur, from his chair, watched her with a satisfied chuckle.

CHAPTER III.

THE RESULT OF THE DEAL IN C. & D.

At that moment Mr. Rhoades rang for his messenger and Arthur went in to see what he wanted.

"Take this letter over to Darby & Sloan. See Mr. Darby. There probably will be an answer. If I'm not here fetch it over to the Exchange."

"Yes, sir," and Arthur got his hat and departed on his errand.

Darby & Sloan's office was in a building on the other side of the street, and it didn't take Hale long to go there.

His friend Ashley was carrying a bundle of securities across the room when Arthur walked in.

"Hello, Art," he said, pausing a moment. "I s'pose you want to see Mr. Darby. Sloan has just gone to the Exchange."

"That's right."

"Wait a moment till I hand these to the cashier and then I'll announce you."

In a moment or two Ashley returned and told the senior partner that Mr. Rhoades' messenger wanted to see him.

"Send him in," growled Mr. Darby, who was in a bad humor that morning.

"Go in," said Ashley to Arthur. "He's got a fierce grouch on this morning."

"Has he? Well, that's nothing to me. I'm glad he isn't my boss."

Hale went in and handed the letter to Mr. Darby.

The broker glared at him with a kind of quiet ferocity as he took it.

He tore the envelope open and read it.

Then he crunched it in his fingers and tossed it into the waste basket.

"What are you waiting for?" he roared at Arthur.

"An answer, if there's one."

"Get out."

"Then there isn't any reply, sir?"

"Get out."

"All right, sir. You needn't yell at me. I can hear all right."

He left the room as soon as he could.

"Say, Ashley, is he often taken this way?"

Mr. Darby's bell rang violently.

"I can't talk now. Don't you hear his bell?" said Ashley, hustling to answer the summons.

"I'd be pretty deaf if I didn't hear it," said Arthur, who immediately left the office.

Mr. Rhoades was coming out of his office on the way to the Exchange when Arthur came up and tapped him on the arm.

"There was no answer to your note, sir," he said, respectfully.

"All right," the broker replied, walking off.

Arthur went back to the office and when he got a chance he looked to see if there was anything doing in C. & D.

He found two transactions recorded on the tape.

One was 500 shares at 42, which he guessed was the bank's purchase for his account; the other was a block of 6,000 shares at 42 $\frac{1}{2}$.

"I'll bet that went to the syndicate," he said, as he took his seat by the window.

When he looked at the ticker again there were more sales of C. & D. recorded, some at 42 $\frac{1}{2}$.

"That looks like business," he mused. "I hope it will keep on going up."

He had only a couple of errands to execute before one o'clock, then he went to his favorite quick-lunch house for the customary sandwich, piece of pie and cup of coffee.

Coming out he ran against Ashley going in.

"Hello, been having your grub?" asked his friend.

"That's what I have. I see you're going after yours."

"That's right. A fellow has got to eat, you know. Done anything about C. & D. yet?"

"Yes. I went my pile on it yesterday afternoon."

"Then you're a sure winner, you can take my word for it."

"I hope so."

"So do I, for I'm looking for that \$200," chuckled Ashley.

"What will you do with so much money all at once?"

"Don't you worry. I can use it."

"I'm sorry I haven't got it to give you now, for you could buy forty shares of C. & D. and make a stake yourself."

"That's right. But I never have any luck."

"You don't? Why, didn't you get the tip? That's about as lucky a thing as could have happened to you in Wall street."

"I didn't think of that. Still, what good was it to me? I couldn't use it. I was fortunate in being able to sell it to you for \$200."

"Tell you what I'll do. I've got \$100 left. I'll let you have that. You can buy twenty shares with it, anyhow, and half a loaf is better than no bread at all."

"You're a trump, Art. When can you give it to me?"

"This afternoon. I'll meet you outside the office at half-past three. That will give you time enough to get around to the bank on Nassau street, where you can put the deal through."

"All right. I'll be on hand, bet your boots."

Ashley entered the lunch-house and Arthur returned to the office.

When the Exchange closed that day C. & D. was quoted at 42 $\frac{1}{2}$.

At that figure Ashley bought the twenty shares after he met Hale and received the \$100 from him.

Next day C. & D. was quite active on the Exchange, many thousand shares changing hands, and the price went to 43.

Arthur told Elsie just before he went home that he was about \$500 ahead on his deal.

"I'm glad to hear it," she replied. "I hope you'll make a thousand."

"Make a thousand!" he exclaimed. "If I don't make five thousand I'll be greatly disappointed."

"You don't mean to say you expect to make as much as that?" she said, in some surprise.

"I do mean to say it. When a fellow juggles with the market, he wants to win something worth while."

"The people who are greedy are the ones who frequently come out at the small end of a deal."

"I don't intend to look for the last dollar; but if this clique can't boom C. & D. over ten points, it's mighty funny. Why, the stock has been selling at over 50 for a year or more until lately, and I'm satisfied it was forced down to 42 by the pool. I expect to see it go to 60 anyway."

"And if it does, what will you make?"

"Nearly \$18 a share. Multiply that by 500 and the result will tell you what my expectations are."

"That's \$9,000."

"I might hold on for an even \$10,000."

"And you might get singed on the deal."

"Well, don't let us look on the dark side of the picture. I never do if I can help it."

That ended the conversation, and Arthur went home.

During the next three days, C. & D. gradually went up to 44 $\frac{1}{2}$, which was the price it closed at on Saturday noon.

On Monday there was a general stiffening of the market, and C. & D. rose to 47, and next day it went to 50 and began to attract some attention.

Arthur was in great glee over the outlook and every time during the next few days that C. & D. advanced a point he found some excuse to go inside and tell Elsie.

On Friday when the Exchange opened, C. & D. was quoted at 55.

The brokers now seemed on to the fact that there was a boom on in the stock, and bidding for shares became lively.

The result was it went up to 62 by three o'clock.

Arthur decided that he wouldn't hold on any longer, and that afternoon gave orders at the bank to sell his shares at the market in the morning.

As the stock opened at 62 $\frac{1}{2}$, the young messenger got a little more than he had figured on.

When he got his statement and accompanying check he found that he had made a few dollars over \$10,000, and that he was now worth all told, \$12,000.

That afternoon Elsie got her candy, and he took \$500 home and handed it to his surprised mother, with the off-hand remark that he had made another lucky deal in the stock market.

CHAPTER IV.

HALE AND HIS FRIEND ASHLEY GO INTO A. & P.

"How much did you make, Art?" asked Ashley, when Arthur handed him the other \$100.

"That's one of the things I never give away," replied Hale, with a knowing look.

"Well, I don't care. I made \$400 out of that \$100 you let me have, so I'm satisfied. I'm worth \$600 now, and feel like a capitalist."

"Hold on to it, then. Maybe I'll catch on to a tip some day and I'll let you in on it without charge."

"I wish you'd run across one soon. I'm just itching to make a thousand out of my six hundred."

"Don't you try it on unless you have next door to a sure thing. It would make you feel pretty sore to lose what you've just made."

"Bet your life it would. That \$600 looks mighty big to me."

"Don't you put it up on stocks again without you see me first."

Ashley promised that he wouldn't.

That night the two boys went to a show in Harlem at Arthur's expense, and had an oyster supper afterward.

Next day about noon, when Arthur was carrying a message to the Edison Building, he felt a tap on his shoulder and turning round, found himself face to face with the young Englishman, Algernon Sidney.

Sidney had been much disappointed by the return of his roses and box of candy by Miss Williams, and had written her another letter expressing the shock his feelings had sustained in consequence.

His duties at his office in the Produce Exchange prevented him from getting a chance to see Elsie personally as soon as he wished, so when he saw Arthur, as he was on his way to lunch, it occurred to him to send a message to his charmer by the boy.

"Glad to see you, Hale, don't you know," he said in a friendly way, for he had an axe to grind.

"What can I do for you, Mr. Sidney?" asked Arthur.

"I suppose you wouldn't mind earning a shilling, would you?"

"A what?" asked the young messenger, rather taken back by the cool proposition.

"I mean a quarter, don't you know. I haven't quite got used to your American ways yet. It takes a chap some time, you know. I want you to take a note from me to Miss Williams, of your office. Charming girl, upon my word. Wish she was English, though. Ever so much better if she was. You take the note for me, that's a good fellow, and if you fetch me an answer I'll stand half a crown, I mean dollar, don't you know."

"Thanks, Mr. Sidney, for your liberality, but I don't carry notes for any one but Mr. Rhoades. You'd better hire an A. D. T. messenger. There's an office just across the street. Good day," and Arthur passed on.

"Upon me word, that chap is deuced independent for a common messenger lad," muttered Algernon Sidney, with a look of disgust. "He might have taken that note for me and earned a quarter without the least bit of trouble, you know. I suppose I'll have to send it by a public messenger, and stand the chance of her returning it to me unopened. It's awfully annoying, don't you know, to be turned down by an office boy who doesn't seem to know his place."

Thus speaking, Algernon Sidney walked into the quick-lunch house and mounting a stool, called for what his finances would stand.

Arthur, as he walked toward the Edison Building, felt that it would afford him a considerable amount of pleasure to kick Mr. Sidney for his nerve in proposing to him to carry a message to Elsie.

He looked upon the proffered quarter tip as adding insult to injury, and he decided that if the Englishman didn't quit bothering the office stenographer with his undesirable attentions there would be something doing pretty soon.

When he got back to the office he told Elsie about the incident.

"I never saw such a persistent man," she replied, hardly knowing whether to be angry or amused. "Why, I barely know him. My friend Miss Yates is stenographer for his employer. I dropped in one day during lunch hour to see her. He was talking to her at the time, and she introduced me to him. Two days afterward he brought a message to me from her. An excuse no doubt to see me again. I do wish he'd quit sending me notes. I'll send the next back unopened."

She kept her word when a little later on an A. D. T. boy came with a letter from her new admirer, and as a consequence Algernon Sidney was in a bad humor the rest of the day after it was returned to him.

A few days afterward Arthur met Ashley on the street and they stopped to talk.

"Have you noticed the rise in M. & N.?" asked the latter.

"Yes. I see it has gone up several points in the last day or two."

"Do you think there's anything in it?"

"How can I tell?"

"I thought maybe some syndicate was booming it."

"It isn't impossible. You aren't thinking of putting any of your money into it, are you?"

"Well, I was thinking of it; but you know I promised not to make any investment till I had a talk with you."

"That's right, and my advice to you is to keep clear of M. & N. on general principles. It's pure guesswork as to whether it will go any higher. The chances are if you guessed it would, and backed your opinion with money, you'd hit it wrong. You know that a lot of people come down here with bright hopes and a wad of money. They come into your office, or mine, or some other broker's, and proceed to guess how the market will be. In a couple of weeks they are eating snowballs."

"Some of the experienced brokers miss their guesses occasionally, too," said Ashley.

"Why wouldn't they? Calculations in Wall Street are generally based on future prospects, and after the future has been calculated, unexpected changes often happen. It is only the people with big money who are engineering a deal who stand an even show or better of winning right along."

Only for his talk with Arthur, Ashley would have gone into M. & N. on the strength of its recent rise.

On the day following the foregoing conversation, the stock took an unexpected downward turn and Ashley saw that had he bought the shares he contemplated buying, he would have lost two-thirds of his money.

"Art has a pretty long head," he said to himself. "Why, M. & N. looked to me like a sure winner, and it turned out to be nothing but hot air. I'm just \$400 in by keeping out of it. After that I don't think I shall have confidence in any stock I see going up. I'll be looking to see it go the other way any moment. After all, there's nothing like having a good tip to work upon. Then a fellow has some

show to win, provided he knows when to sell out so as to miss the decline."

It was about this time that Arthur saw a paragraph in a financial paper to the effect that a certain railroad was going to combine with the A. & P. road.

Soon afterward when he carried a note to a broker's office in the Vanderpool Building in Exchange place, he heard three brokers talking together about the probability of the deal going through.

One of the brokers asserted that such an arrangement would be of great advantage to the A. & P., and was bound to cause the shares to advance in the market.

Arthur immediately got interested in A. & P., and kept his ears wide open to catch on to any more news bearing on the subject.

He told Ashley to keep on the lookout also.

"For if there's anything in it, we want to make a little haul with the other fortunate ones," he said, with a wag of the head.

Three days later when Ashley saw Arthur again he told him that Broker Harwood was buying big blocks of A. & P. on the quiet.

"How do you know that?" asked Arthur.

"Well, he was in our office this morning looking for some of the stock, and I found out that Mr. Darby had sold him 10,000 shares that he had on hand."

"Do you think he's buying for that syndicate of operators that he's with?"

"I do, though of course I don't know for certain."

"We must try and find out if we can. If he really is buying for a pool he will no doubt begin to bid for the stock in the Exchange as soon as he has picked up all he can get on the quiet. When you go to the Exchange with a message to Mr. Sloan, watch the A. & P. standard. I will do the same, though I don't go there as often as you do."

"I'll do it," replied Ashley.

He kept his word and two days later reported to Arthur that Harwood was buying all the A. & P. he could get hold of.

"You are sure of that, are you?" asked Hale.

"Positive."

"Then I guess we will make no mistake in buying the stock ourselves. There have been several more paragraphs in the papers about the consolidation, unconfirmed of course, and I heard Mr. Rhoades talking about the matter with a prominent broker. They are both watching the stock, no doubt on the alert to jump in the moment they feel the ground sure under them. I also notice that A. & P. has gone up a point and a half since you told me Harwood purchased those shares of your firm."

"When are you going to buy? Right away?"

"Yes. We might as well get in on the ground floor while we're about it."

That afternoon Arthur purchased 1,000 shares of A. & P. at 92, and Ashley bought 60 shares, which was all he could put up the margin on.

CHAPTER V.

ARTHUR MAKES A BIG HAUL AND TELLS ELSIE A SECRET.

It was soon evident that boys had made no mistake in going into A. & P.

The rumors that the consolidation in question had been, or was soon about to be, effected, became more persistent.

All the papers, too, had something to say about it, pointing out how such an arrangement would add to the profits of the A. & P. road, while at the same time it would guarantee a five per cent. dividend to the shareholders of the other railroad.

Brokers began to make purchases of A. & P. shares, and some orders also came in from the outside public, with the result that the stock was presently selling at 95, with a strong upward tendency.

The shares of A. & P. stock, which Arthur and his friend were now assured Harwood was booming for his pool traders, soon went up to 99, and the Street was excited over the rise.

Brokers fell over themselves in their eagerness to get blocks of the stock, for though the consolidation had not yet been announced as a fact, they judged that those on the inside were, and had been for some time back, buying it up for the profit that would be in it after the news got out.

"We're right in it once more," chuckled Ashley to Arthur. "I wish I had 100 shares at least."

"I'll loan you enough to buy the 40 shares you lack if you want to pay 100 for it."

"Will you, Art? You're a brick. How high do you think it may go?"

"It ought to be good for 110."

"Then that will give me the chance of making \$400 more."

"That's right."

He met Ashley an hour later and handed him \$400, which his friend immediately put up on the 40 additional shares.

Two days later A. & P. was up to 106.

Then the consolidation was officially announced, and the news sent the stock booming up to 112 in a few hours.

"How long had we better hold on?" asked Ashley that afternoon.

"I'm seriously thinking about selling out now. I see nearly \$20,000 profit in it for me."

"Twenty thousand dollars!" exclaimed Ashley. "Good gracious! Then you have 1,000 shares?"

"I have. I didn't mean to tell you how much I have, but it slipped out. I like to keep my business to myself. It's the best policy. But since I've let the cat out of the bag, of course I expect you to keep as mum about the matter as an oyster."

"I won't say a word, Art. You can depend on me. I'm glad on the whole that you're doing so well. Only for you I shouldn't be worth what I am. Besides you have treated

me first class, lending me the money to buy those extra 40 shares. I'm nearly \$500 ahead on them alone."

"That's all right, Ashley. I'm glad to put you in the way of making a haul, too. I think we'd better hand in our order to sell on our way home. The bank is still open—that is, the brokerage department is. A. & P. will open above 112 in the morning, as sure as you live, for everyone is crazy over it. But these people who are buying at top-notch prices are going to get caught inside of a week, for I don't believe the shares will stay up when the insiders have unloaded. Just at present the stock seems to be scarce, that's why it keeps on rising, but no one can tell when blocks of it will come out. When that happens it will probably fall to around par."

Accordingly, the boys went to the bank and ordered their holdings disposed of at the prevailing figure next morning.

They got 112 $\frac{1}{2}$.

Arthur cleared \$20,200 and Ashley made \$1,600.

That made the former worth \$31,700 and the latter, \$2,200.

Arthur gave his mother \$500, his sister \$100, and spent \$100 on himself.

Two days later A. & P. began to decline, and finally came to a rest at 102.

Of course Arthur confided the news of his latest success to Elsie.

"Why, you never told me you had gone into the market again," she replied, surprised at the intelligence.

"I know I didn't. I kept it quiet in order to surprise you."

"Well, you have surprised me. So you have made as much as \$20,000?"

"I have."

"Tell me all about it," she asked in an interested tone.

Arthur went into particulars.

"I'm doing pretty well for a boy who has only had three years' experience in Wall street, don't you think?"

"You are, indeed. How much are you worth now?"

"Just \$31,000."

"My goodness! What a smart boy you are!" she said, admiringly.

"Thanks. Words of praise from you are always appreciated."

"You deserve it, I must say. What other Wall street messenger has been so fortunate as you?"

"Oh, there have been quite a number. I could mention several who made over \$100,000 on the quiet before they were twenty-one."

"At that rate, it is pretty certain you will make your mark in life, Arthur."

"I hope to, Elsie. I am aiming to accumulate a million as a starter."

"As a starter!"

"Yes. When I get the first million, I'll be right in line to make several more. Money makes money. But I shall want a partner by and by."

"A partner! What for?"

"A life partner."

"Oh!"

"Getting the right kind of partner is half the battle, so I believe in looking the field over early."

"Indeed," she replied, laughingly.

"I began some time ago, and have one girl in view already."

"Have you?" she asked, a bit anxiously.

"I have."

"I think she is a very fortunate young lady."

"I shall consider myself fortunate if I land her. She's the smartest girl in Greater New York, as well as the sweetest, in my opinion."

"She must be a paragon. Who is she, pray?"

"Aren't you jealous?" laughed Arthur.

"Me jealous! Why the idea!" but Elsie nevertheless betrayed in her face that Arthur's words did not please her even a little bit.

"She's got the same name as you."

"The same name?"

"Yes—Elsie. And her other name is——"

"Well?"

"Do you want to know very bad?"

"No, on second thoughts I don't care to know. Run away now, I'm busy."

"All right."

Arthur walked off, made a bluff at entering the reception-room, and then came back behind her.

Elsie couldn't have been so very busy, for she was looking out of the window.

Arthur watched her a moment and then saw her pull her handkerchief out of her pocket and put it to her eyes for a moment.

He ran up and pulled her hand away suddenly.

He saw tears in her eyes.

"You are crying," he said, softly.

"I'm not crying," she retorted, snatching her hand away from him, and turning her head aside.

"Yes, you are."

"I'm not. Please leave me alone."

"Well, have it your way."

He bent down and wrote something on a sheet of paper.

"There's the name of the girl I was speaking about. She's the smartest, prettiest and best girl, not only in Wall street, but in all the world. That's my opinion of her."

"I don't want to know anything about her."

"I don't know whether I can get her or not, but I'm going to try my best to win her. She shall share every dollar I make. If I don't marry her one of these days I'll marry nobody."

He laid the paper down in front of her and walked away. Elsie made no move for a minute after he was gone.

Then she seized the paper to tear it into bits.

Her womanly curiosity induced her to look at the name of the fortunate girl.

She gave a gasp as her eyes rested on the writing.

It was her own name—Elsie Williams.

CHAPTER VI.

ASSAULTED AND ROBBED.

Arthur was returning to the office after executing an errand to the Harper Building.

It was the second morning after his conversation with Elsie, ever since which occasion that young lady had acted very shyly toward him, blushing whenever he appeared at her desk with something for her to copy, and maintaining an unusual reserve toward him.

She didn't act as though she was angry with him, but still he felt as if their former free-and-easy relations had received a sudden check.

He intended to try and set matters right again at the first suitable chance.

On the morning in question as he was walking down Exchange Place toward Broad street after delivering his message he spied Algernon Sidney directly ahead.

That young man had a plethoric pocketbook in his hand, which apparently contained either documents or money.

Presently Arthur saw an old white-haired man shuffle up to the Englishman and say something to him.

He saw Sidney put his hand to his vest pocket, pull out his watch and look at it.

As he did so the old man suddenly raised one of his arms, which he had been holding behind his back, and shook it right in Algernon's face, and at the same time made a quick grab at the big leather pocket book.

The Englishman uttered a loud ery, staggered and threw up his hands.

In another moment he was down on the sidewalk, crying in great distress.

The old man straightened up, started across the street at a run and disappeared into the door of a big office building.

"Gee whiz!" exclaimed Arthur, staggered by what was evidently a bold robbery, "that thief mustn't escape."

Paying no attention to Sidney, who was being looked after by two men who came out of a building near where he lay, Arthur dashed across the street and flew up the first flight of stairs where the seeming old man had gone.

"That fellow was disguised, as sure as my name is Hale," breathed the young messenger, as he took the stairway two steps at a time. "He never could have got away at that rate if he really was as old as he looked to be."

When Arthur struck the first corridor the thief was not in sight.

He might have run around into the next corridor, or he might have continued on upstairs; Arthur could not tell which.

As he stood undecided what course to pursue, a D. T. messenger came into the corridor from around the turn.

Arthur rushed up to him.

"Did you see a white-haired old man with a big leather pocket book in his hand just now?" he asked, feverishly.

"Yes. He was hurrying down that corridor. I passed him," replied the boy.

"Thanks," answered Arthur, dashing for the turn.

When he got into the next corridor the old man was not in sight.

"Where can he have gone to?" Arthur asked himself.

"There doesn't seem to be any outlet from here, except possibly through one of the rear offices."

He walked half-way down the corridor, then opened the door of one of the offices and looked inside.

There were several gentlemen in the room, but no sign of the white-haired man.

He repeated this performance at every office as he went along, without any result.

Finally he opened the door of the end office.

On a chair near the rail sat the object of his search, as if waiting for somebody.

The pocket book, however, was not in his hand, but Arthur's quick eye detected the end of it sticking out of his pocket.

The seeming old man looked up quickly as the young messenger entered, and threw a quick look at him from under his shaggy white eyebrows.

Arthur, with great presence of mind, turned away from him after the first look and walked up to the railing.

"Is Mr. Jones in?" he asked of a clerk who came forward to inquire into his business.

He had noticed that the office was occupied by the firm of Jones & Seton, and on the spur of the moment decided to ask for Mr. Jones as an excuse for his coming, so as to prevent the old man from suspecting why he was there.

"Mr. Jones is engaged just now. Take a seat," replied the clerk, turning away.

"Excuse me, may I use your telephone a moment?" asked Arthur.

"Yes. Over in the corner," answered the clerk, pointing to a small glass enclosed booth.

Arthur went over to it and entered.

The young messenger looked up the firm of Treadwell & Co., in the Produce Exchange, for whom Algernon Sidney worked.

Finding their call, he rang them up, and presently got somebody on the wire.

"This Treadwell & Co.?"

"Yes," came back the reply.

"Your clerk, Algernon Sidney, was just knocked down in Exchange place and robbed of a big pocket book he had in his hand. The thief is now in the office of Jones & Seton, No. — Exchange place, and I am going to capture him if I can."

The person at the other end of the wire uttered an exclamation.

"Who are you?" he asked.

"Arthur Hale, messenger for Henry Rhoades, of No. — Wall street."

"You're a boy, then?"

"Yes."

"Did you see the man assault Sidney?"

"I did, and followed him in here to prevent him from getting away."

"Are you 'phoning from Jones & Seton's office?"

"Yes."

"I'll notify the police station and come around myself right away."

"All right. I won't do anything till the man makes a move. He's in here on a bluff in order to keep out of the way till the excitement blows over."

"You say he's in the office? Can't you call on the clerks there to help you secure him?"

"I hardly think they'd interfere with him at my request, because they would figure that they were taking grave chances. They have no evidence that the man isn't all that he ought to be. That's the way I'd look at it if I was in their shoes."

"That's so. I didn't think of that. Well, do the best you can. We shall be under great obligations to you if we can get the pocket book back through you. It contains a large sum of money that Sidney was taking to the bank."

The speaker said "good-bye" and rang off.

Arthur left the booth in time to see the old man ushered into Mr. Jones's private room.

"I'll bet he won't be in there but a moment," breathed the boy. "I guess I'll get out into the corridor and cut off his retreat."

Accordingly, Arthur left the office and stationed himself at the far end of the corridor.

He had hardly been there three minutes before he saw the old man come out and come toward him.

Arthur immediately went into the other corridor and waited.

The old man did not appear.

"What's keeping him?" said Arthur to himself.

Presently a smooth-faced, youngish-looking man appeared in a leisurely way from the other corridor, walked by Arthur, after throwing a penetrating glance at him, and continued on to the elevator.

Arthur let him pass without question, but the moment he had gone by he turned and looked after him.

It struck the boy that this person was dressed very like the old man, and suspiciously resembled him, though he walked erect and with great sang-froid.

His sharp eye caught sight of something bulging out in his side pocket.

"Can it be that this is the thief, and that he has discarded his disguise in the corridor? I'll see."

Arthur darted into the corridor, and there, half-way down, lay a bandana handkerchief, that the old man had had around his neck.

That was enough for the boy.

The thief had evidently removed his disguise, and when

putting it in his coat pocket had dropped the handkerchief and passed on without noticing the fact.

He rushed back into the other corridor, but the man was gone.

CHAPTER VII.

ARTHUR DISTINGUISHES HIMSELF AS A THIEF-TAKER.

Arthur then rushed down the stairway to the street.

There were quite a number of persons passing at the moment.

The boy looked for Algernon Sidney, but he was not on the street.

There appeared to be something of a crowd in one of the offices across the way, but Arthur paid no attention to that fact.

He was looking for the smooth-faced man who had eluded him.

He saw a person that resembled him turning into Broad street.

Arthur darted after him.

By the time he got to the corner the man was lost in the crowd of passersby.

Nothing daunted, the young messenger hurried along toward Wall street, which was the direction taken by the man in question.

Just in front of the Exchange he caught another glimpse of the person he was in pursuit of.

He was closer to him now, and was sure it was the rascal he was after.

The fellow was walking at a rapid rate, and Arthur hastened his steps.

"There are detectives all about here. One will be sure to turn up as soon as I jump on that chap. All I'm afraid of is that he may knife me, for I've no doubt he's not without a weapon. Well, he shan't get off if I can help it."

The boy neared the presumed thief and was almost up with him when he started to cross Wall street into Nassau.

An automobile came down Wall street at that moment and the man sprang back to avoid it.

He struck Arthur and both lost their footing together.

His bulky pocket hit the boy in the face, and Arthur saw the leather end of the pocketbook.

That dispelled the last doubt in his mind, and as the man struggled to his feet, Arthur caught him around the legs and jerked him down again.

"What in Halifax are you about?" roared the smooth-faced man, with an imprecation.

Arthur's only reply was to jump on him and hold him down.

"Let me up, you young cub!" howled the man. "What in thunder do you mean?"

He struggled violently to extricate himself, but the messenger clung to him like a leech.

It now looked like a free fight between them, and people began to stop and looked at the struggling pair.

"Let me up, do you hear?" ejaculated the smooth-faced man, striking at Arthur.

"Not on your life," replied the boy.

A crowd now quickly gathered around them.

"Here, what does this mean?" cried an authoritative voice, as a stout man in a plain business suit pushed his way forward.

"It means that I've captured a thief. Call an officer."

"Let him up," demanded the newcomer, laying hold of the boy.

"I will if you help me hold him. He's a thief, I tell you. I'm Henry Rhoades' messenger, and I want this fellow arrested."

"I'll attend to him. Get up."

Arthur obeyed.

"Now, let us understand this matter," said the stout man, holding the smooth-faced chap by the arm. "It seems to me, my friend, I've seen your face before," he added, regarding the other with a sharp look. "I don't often forget faces, and unless I'm greatly mistaken yours is in the Rogues' Gallery."

"What do you mean?" remonstrated the thief.

"I mean that you are a suspicious character for this side of the Dead Line. What do you charge him with, young man?"

"Are you a detective?" asked Arthur.

"I charge him with the theft of a long leather pocket-book. That's it in his pocket now. He assaulted a clerk of Treadwell & Co. half an hour ago in Exchange place. He was disguised as an old man, with a white wig and beard, which he discarded in the building directly opposite to where the assault took place, and which you ought to find in his pocket now. Besides, there is the leather pocket-book in that pocket!"

"It's a lie," declared the smooth-faced rascal, glaring vindictively at his young accuser. "That's my own wallet."

The stout man deftly inserted his fingers into the thief's bulging side pocket and drew forth the white wig and beard.

"It looks like a clear case," he said, with a meaning smile. "However, we'll go to Exchange place to verify the rest of your story, young man," looking at Arthur.

The rascal made a sudden attempt to get free, but failed.

Another unpretentious looking man stepped up at that moment.

The stout man gave him some signal and he ranged himself on the other side of the suspect, though he did not touch him.

The party, followed by a portion of the crowd, which augmented as they proceeded, started down Broad Street, the smooth-faced man going with great reluctance, which was a bad sign for him.

As they entered Exchange place an ambulance was seen standing in front of the office where Arthur had noticed the crowd inside.

"Just see if the clerk who was robbed isn't in that place," said Arthur. "This chap threw something in his face."

The second detective at a nod from the stout man entered the office and made some inquiries.

He returned presently.

"This lad is right," he said. "The young man who was robbed is in there. A handful of cinnamon dust was thrown into his eyes, and he is suffering great pain. The surgeon is attending to him, and intends to take him to the hospital presently. He can't see, so there is no use trying to get him to identify this man."

"The man's bandana handkerchief is, or was, in the corridor of the building opposite," said Arthur to the stout man, whom he accepted as a Wall Street detective. "In my rush I neglected to pick it up. Shall I go after it?"

"Do so," answered the stout man. "Go with him, Jason," to the other detective.

They crossed the street, mounted the first flight in the building, and walked to the second corridor.

Two messenger boys were examining the red handkerchief that the thief had discarded.

"Those boys have the handkerchief," said Arthur, and the detective took possession of it in short order.

They then returned to where the crowd was still surrounding the crook and the stout man.

"That's enough," said the first detective. "We'll go to the station now. You've got to go along, young man."

"I expect to," replied Arthur.

At the station he was instructed to make the charge.

The pocketbook was taken from the thief's pocket.

It bore the name of Treadwell & Co. on the flap.

That and the disguise were deemed conclusive evidence against the rascal, so his pedigree was taken and he was locked up. Just then a member of the Treadwell firm rushed into the station.

He got the particulars of the case.

"Are you the boy who telephoned me from Jones & Seton's?"

"Yes, sir," replied Arthur.

"Then the capture of the rascal is due to your energy and perseverance?"

"I guess that's right. I followed him to Wall street and tackled him on the corner. These detectives came up and took charge of him."

"What did you say your name was?"

"Arthur Hale."

"And you are messenger for——"

"Henry Rhoades, stock broker, No. — Wall street."

"You shall be rewarded for your plucky conduct. Come along, I want further particulars of this affair."

"You must appear against the prisoner at the Tombs Police Court to-morrow morning, young man," said the stout detective, who with his companion, followed them outside.

"All right, sir. I'll be there."

Of course when Arthur got back to the office he had to explain the reason why he had remained out so long.

As Mr. Rhoades was at the Exchange he had to make his excuses to the cashier.

Arthur was always very prompt in delivering his messages and returning right away, so his statement was accepted as a matter of fact, and no fault found with him for what he had done.

In fact, the cashier praised him for his nerve and persistency in bringing to justice the rascal who had assaulted Algernon Sidney.

Mr. Rhoades, when he heard about the affair, later on, also complimented the boy, and said that he deserved a liberal reward from Treadwell & Co. for saving their property.

Arthur had no objection to receiving any testimonial that Treadwell & Co. felt disposed to give him, for he knew he had earned it.

Under ordinary circumstances he would have told Elsie the story of his morning's adventure, but somehow or another he felt diffident about approaching her until he had recovered his old-time standing with her.

Before he went to lunch he had been interviewed by two reporters, and the later afternoon editions had a sensational story of the Exchange place outrage.

Arthur got all the credit for the capture of the crook and the defeat of his purpose, while the Wall Street guardians got a slap for allowing a man whose picture was in the Rogues' Gallery to get below the Dead Line without interference.

CHAPTER VIII.

A SUCCESSFUL DEAL IN COPPER.

Next morning Arthur appeared at the Tombs Police Court and gave his evidence against the rascal, who had been recognized as one William Brood, who had only lately been released from Sing Sing after serving a seven-year term for a somewhat similar crime.

He was held for the Grand Jury, was subsequently tried and convicted, and got a ten-year sentence.

Treadwell & Co. sent Arthur a check for \$500 and a letter of thanks.

Algernon Sidney remained in the hospital three days and then returned to work, feeling that he had not especially distinguished himself in the affair that might have cost his firm many thousands of dollars.

Curtis Ashley did not see Arthur until after he had read about the stirring capture of the thief in the morning papers.

They came together about one o'clock at the quick-lunch restaurant they both patronized.

"Hello, Art," he cried. "I see you've been making yourself famous. Your name is in all of the papers to-day."

"That isn't my fault," replied Arthur. "I didn't pay them to put it in."

"You had a great nerve to follow that chap and then tackle him all by yourself. He might have done you up."

"That's a chance I took in the interests of justice."

"You ought to get something from Treadwell & Co. for saving their money."

"A member of the firm promised that I should be rewarded."

"Did he? Then you're all right. Did the papers state the facts correctly?"

"Yes."

"I don't believe I'll ever get my name in the papers. Nothing ever comes my way."

"Except money, eh?"

"I don't know that I'm getting enough of that to start a bank."

"Oh, well, don't worry. You're young yet, and you've got \$2,200 in bank. You are better off than most other messengers."

"I'm not kicking."

"Well, if you're done eating we'll go back to work."

They left the restaurant and walked toward Wall street. About half-past two Arthur carried a message to an office in the Bowling Green Building, on Broadway.

The gentleman to whom the letter was sent was engaged when he arrived, but the office boy carried it to him in his private office and Arthur sat down to wait for the answer.

There was a copy of an illustrated comic paper on the seat and he picked it up to look at.

While he was chuckling over the collection of very good jokes and amusing caricatures, two men came into the room and asked for the head of the firm.

They were told that he was busy.

There was nobody but themselves, the office boy and Arthur in the room.

While waiting, they began to talk about a new copper mine that had just been put on the market, and the tenor of their conversation soon attracted the young messenger's attention.

"It's selling at 4½ to-day," said one of the men, "but you'll find it will be up to 15 or 20 next week. Mark my words, and see if it isn't."

"I wouldn't be surprised," answered the other. "The woods are full of speculators just now who go wild over anything promising in the line of copper. The initial reports of the discoveries in Utah Consolidated have made the stock in great demand. Thousands of shares changed hands yesterday, and it was largely dealt in to-day."

"I bought 20,000 shares yesterday that I mean to hold on to, and expect to more than double my money in a few days."

"Is that a fact? I've a great mind to go into it myself. You bought the shares outright, I suppose?"

"Oh, yes. I don't often go into the margin business."

"It's the best way, of course, if you have the ready cash. If I buy any I'll have to get it on a ten per cent. margin."

"Better buy it that way than not at all. It will cost

you about 5 if you go in right away. The last quotation I saw was 4 $\frac{1}{2}$."

"But outside this possible rise, do you think there's anything in the mine to warrant its advance in the market?"

"I couldn't tell you. It looks very encouraging at the present moment; but it's purely speculation so far as we outsiders are concerned. I'm taking the chance more on account of the rush of buyers. I made \$120,000 out of the first advances in Montana Copper, which is now selling at around 30."

"Then you really think Utah Consolidated is a comer?"

"It largely depends on the output of the ore from the mine and the continuation of the present price of the metal. Copper is in growing demand, and a real good productive mine is a mighty valuable asset. I believe there is good reason for the impression that Utah Consolidated will eventually make good, but just how soon is a question that I cannot answer. I make it my business to watch the copper market and the copper output very closely. I think I'm about as close to the situation as the next man, insiders, of course, excepted. You'll make no mistake buying Utah Consolidated at 5 or thereabouts, and the sooner you do it the better."

"Supposing I do, how high would you hold it for in my case?"

"You must watch the market closely, old man, and decide that question for yourself, for I can't answer for possible fluctuations."

"You're pretty safe, for you have paid for the stock out and out. But you said it would in your opinion be up to 15 or 20 next week."

"I say so again. That's why I advise you to buy it."

"Do you think it would be safe for me to hold it for 15?"

"I do, but I won't be responsible for the statement."

"If you had bought the stock on margin would you yourself hold it for 15?"

"I would."

"That's all I want to know. I'll buy 10,000, then. If I realize at 15 that will put me on my feet again."

At that moment the office boy brought Arthur his answer and he had to go, though he would have liked to hear something more on the subject of copper.

Arthur had no more messages to take out that day, and he spent the time until he was ready to go home studying up the copper quotations of the past month.

When he came downtown next morning he had decided to buy some Utah Consolidated.

He found the price had gone up to 5 $\frac{1}{2}$, and when he got the chance to go out and make his purchase of 5,000 shares he had to pay 6 for it.

A few days later it had advanced to 8, and Arthur bought another 5,000 at that figure.

He induced Ashley to buy 1,000 shares at the same price.

By this time Hale was deeply interested in the copper situation.

Thousands of buyers were climbing wildly over them-

selves to purchase Utah Consolidated, making it the most active stock in either exchange.

Arthur was tempted to buy more of the shares, as he had plenty of money to handle it on a margin, but prudence cautioned him to be contented with what he had, for he could not tell but it might take a drop at any moment.

He had not the slightest guarantee that it would go to 15 or 20 as he had overheard the man say in the Bowling Green Building.

The gentleman's opinion might be good enough, but a hundred things might turn up to upset his theories.

Utah Consolidated finally went to 12, and seemed good for 15.

Arthur and his friend Ashley met every afternoon after office hours to talk over the copper prospects.

On the day that Utah Con. closed at 12 $\frac{1}{2}$ Ashley learned something about the situation that caused him to hurry over to his friend's office as soon as he could get there.

"We'd better sell out right away, Art," he said, in some excitement.

"Why?"

"I heard a little while ago that it is against the policy of those on the inside of Utah Con. to let it go to 15 or over. In fact, the price is to be broken right away by one or two of the big holders unloading a large part of their shares in the market. I heard Mr. Darby and three big operators talking about it. One of them brought the news. Our firm is long on about 50,000 shares of Utah Con., and Mr. Sloan has orders to get rid of it first thing in the morning."

"Is that really a fact?"

"Is is. The stock is getting unduly high, and the insiders for some reason don't want it to go to 15 or better."

"That seems funny, doesn't it? They'd make more money by selling out at the highest figure they could get, and afterwards buying it back when it took a drop."

"That's the way it looks to me, but the men who are at the back of the mine know pretty near what is best for them. At any rate the price is almost sure to get back to 7 or 8 in a day or two, so it's up to us to realize at the present figure."

Arthur thought the matter over, after getting Ashley to repeat all he had heard, and he finally decided to sell out at once.

He and Ashley went around to the bank and left their order to close out their Utah Con. holdings at the market next morning.

It was fortunate for them that they were so prompt in acting on the hint of changing conditions, for half an hour after the Exchange opened the advance was checked by the unloading of heavy blocks of Utah Con. in the market, and the price began to decline.

This caused a rush of small holders to unload, and demoralized things still more.

Before the day ended Utah Con. was the storm-center of a small panic, and the price was down to 8 $\frac{1}{2}$, with the promise of a further decline next day.

When Arthur and Ashley came together that afternoon they congratulated themselves on their good luck.

They had figured up their profits and Arthur found that he had made something over \$49,000, while his friend was nearly \$4,000 better off than he had been before he went into the copper speculation.

CHAPTER IX.

A RASCALLY SCHEME.

On the following day Arthur found a chance to say what he had to say to Elsie:

She smiled in a coy way at him when he came over to her desk, and he took courage to address her in his old-time spirit.

"Look here, Elsie, you've been holding me at arm's length for two weeks now. I didn't offend you by speaking my mind, did I?"

"No," she replied, in a low tone.

"Well, I'm glad to hear it, for it would break me all up to have a falling out with you. I meant every word I said. You're the one girl I care for, or ever will. I went into the stock market, not only to satisfy myself that I could make money, but to show you that I could, too. You've had my confidence in all my deals except the last—the one I just cleaned closed out at a profit of \$50,000."

She looked up at him in surprise.

"Have you just made \$50,000 more?" she asked.

"I have. I went into Utah Consolidated a week ago and to-day I'm worth that much more. In all I now have over \$80,000. And I expect to have more than that before I have less. I'd rather lose it all, though, than lose you."

She blushed vividly and was silent.

"Every time I do something in that line I think of what it will mean to you if you should marry me some day. Are you going to give me a fighting chance to win you?"

She bent her head and made no reply.

"Aren't you going to answer me?"

"What do you want me to say?"

"I want you to say yes, of course."

"Well—yes," she answered, without looking at him.

"That's all I want to know, Elsie. We're both young, and there's lots of time before us if we live, but I'm not going to let you get away from me if I can help myself. I'm out for the dollars for your sake, remember, as well as for my own. There'll be nothing too good for you one of these days."

"Do you really mean that?" she asked, with one of her old mischievous smiles.

"I certainly do."

"And I believe you, Arthur. I am sure you think a great deal of me; and I—I think a great deal of you. There, now, run along. I hope you are satisfied?"

"I am," he said, laying his hand caressingly on her head. "I think I know where I am at now. Here comes the cashier with a bunch of work in his hand for you, so I'll get back to my perch."

One day, about a month later, Mr. Rhoades sent Arthur to Jersey City with a note to a certain broker who operated in the Jersey City mining market.

The boy walked to the ferry, paid his fare and took his place alongside of the big closed door which opened out on the ferry stage.

The boat had just come in from across the river and a crowd of people were walking out toward the street, and several wagons were passing in the same direction along the driveway.

At length the door was shoved back and the waiting passengers for Jersey City started for the boat, Arthur among the first.

He went out on the front of the boat, and in a little while the bell rang, and presently the ferry boat left her slip.

"I guess I'll see if I can get a look at the engine room," said the messenger to himself.

The only way to get there was through the maze of vehicles gathered together in the center of the boat.

Arthur began to thread his way by them, but found that he had to pass around one, and under the heads of a team of horses belonging to another, and then he discovered that he was stuck.

"I'll have to go back again, and try another route," he said.

Just then he heard his employer's name mentioned.

Of course there were other Rhoades than the one he worked for, and he wouldn't have given the matter a second thought but he caught the expression: "C. & U. is now ruling at 52," and he paused to listen to what might follow, for he thought here was a chance, maybe, for him to get a tip on some stock."

"Yes, and it will be lower before it's higher," said a voice from an unseen speaker, followed by a chuckling laugh.

"That's right," answered his companion. "I guess we've got Rhoades now where we want him. When we've got through with him we'll have him squeezed as dry as a salt cod."

"That'll be a great satisfaction to me," said the other. "I owe him a long-standing account for the way he did us up on N. & P. a year and a half ago."

"Yes, we both owe him a good deal. So does Steele and Wenlock. Now we've got him by the whiskers. Oh, he bit beautifully at that tip I handed him out. He took advantage of it to go long 20,000 on C. & U. at 50. That cost him \$100,000 on margin, and he's going to get 10,000 more as soon as he realizes on N. & G. this afternoon. Wenlock, Steele, you and I have got control of all the rest of the floating shares. To-morrow we'll begin selling the stock short through Nasby. We will drive it down to a figure that'll wipe Rhoades out of his holdings. We'll

clean him out of at least \$150,000. He'll never know a thing about it until it's too late to save himself, for Steele has invited him to go to his place at Far Rockaway, and will manage to detain him until we telegraph O. K."

"Then we'll cover our short sales and force the price up again to 55 or higher, realize and get out from under."

"It's a fine scheme all through. We'll get back at Rhoades and make a bunch of money at the same time."

The speaker chuckled loudly as he pictured the prospect of the ruin of the man he was sore on.

"Well, let's get out of this. The boat must be nearly at the other side," said his companion.

Arthur heard them making their way towards him out of the tangle, and he slipped quickly back under the belly of a horse and waited for them to pass.

He had the nature of two of the conspirators, Steele and Wenlock, and he was anxious to get on to the identity of these two men who seemed to be the leading spirits in the enterprise that was to involve his employer in possible ruin.

They soon came into sight, picking their way among the teams.

He recognized them at once as Joseph Langley and Oscar Frankland, two brokers who had offices in the Singer Building on Exchange place, and whom he had more than once seen in the office talking to Mr. Rhoades.

"If they aren't a pair of rascals to put up such a game on a brother broker, I don't know what a rascal is. You can bet your wisdom tooth I'll put the boss on to their little game just as soon as I get back to the office."

Thus speaking, Arthur made his way back to the front of the boat, for the Jersey City ferry slip was close at hand.

He hurried ashore and lost no time getting to the office of the broker for whom he brought the message, which required an answer.

It happened, however, that the broker was not in when he arrived, and he was obliged to wait a full half hour for him to show up.

As soon as he got his answer he hustled back for the ferry and reached the slip just in time to miss the boat.

As another one was coming into the adjoining slip he knew he would not have long to wait.

He was the first to get aboard, and rushed to the front of the boat, as was customary with him.

As soon as the boat reached New York he started for Wall street at his best pace.

Arrived at the office he went into the private office, but Mr. Rhoades was not there.

He asked the cashier if he knew where the broker had gone.

"He's gone for the day; that's all I know," was the answer.

"But I've got an answer here from Mr. Shubert of Jersey City," said Arthur.

"Give it to me. I've my instructions regarding it, so you needn't worry."

Arthur handed him the envelope he had brought back.

"I wonder if he's gone home, or if that man Steele has got him to go to Far Rockaway already?" he asked himself.

Of course he couldn't tell.

However, he knew the number of the boss's house telephone call, and he determined to try and communicate with his employer a little later on.

Half an hour later his duties were through for the day, and then he went into the telephone booth and called up Mr. Rhoades's house.

He got Mrs. Rhoades on the wire.

"Is Mr. Rhoades home?" he asked.

"No. He won't be home to-night. He has gone to Far Rockaway. He expects to be at the office by ten in the morning."

"Whereabouts in Far Rockaway did he go?"

"He went to Mr. George Steele's house on Ocean avenue."

"All right," replied Arthur, and rang off. "It's up to me to go to Far Rockaway to-night myself," he added to himself, "for, according to the programme those rascals have mapped out, they don't intend that Mr. Rhoades shall show up in the city to-morrow."

CHAPTER X.

ARTHUR WARNS HIS EMPLOYER AND SUGGESTS A PLAN.

Arthur went to a William street restaurant and had his supper.

Then he sent a telegram to his mother telling her that the chances were he wouldn't be home that night, as he had to go to Far Rockaway on important business.

He caught the eight o'clock train for that place and arrived there a little before nine.

He had been in Far Rockaway before, and knew where Ocean avenue was, but he did not know where Broker Steele's residence was.

So he inquired at a drug store on the avenue and was directed to the third house that was surrounded by its own spacious grounds.

He walked down the avenue till he found the place he was in search of.

Arthur had decided that he would ring the bell and ask to see Mr. Rhoades on a matter of great importance.

He would ask his employer, who he knew would be greatly surprised at seeing him there at that hour of the night especially, for a private interview.

Then he would tell him all the circumstances of the plot that had been hatched to do him up financially.

He was saved the trouble of going up to the house, for he found Mr. Steele and his guest smoking at the front gate.

"Arthur Hale!" exclaimed Mr. Rhoades, when his mes-

senger stepped up and he recognized him. "What has brought you to Far Rockaway?"

"A matter of great importance, sir. Can I see you a few moments aside."

"There is nothing wrong at the office, is there, or at my house?" cried the broker, with some concern.

"No, sir. This is another matter."

"Thank Heaven for that! Your unexpected appearance gave me something of a shock. Mr. Steele, this is Arthur Hale, my office messenger."

"Glad to know you, Hale. I think I have seen you before," said Mr. Steele, offering his hand, which Arthur took.

"You'll excuse me for a few moments, Steele," said Mr. Rhoades.

"Certainly. I'll walk up to the house. You'll find me on the veranda when you are through," and the broker walked off.

"Now, Arthur, what is it? Surely it is something of great importance that brings you all the way from New York to see me when I left word that I would be at the office at ten in the morning."

"It is of importance, as I think you'll admit after you've heard what I have to say. In the first place I had reason to doubt that you would appear at all at your office to-morrow."

"What's that? I don't understand you."

"I will begin at the beginning and then I guess you'll understand what I mean."

"I am listening," replied the broker, almost impatiently.

"You remember you sent me to Jersey City this afternoon, sir."

"Yes, of course. It isn't about that you've come to see me, is it?"

"No, sir, not about your errand. I delivered your note and brought back an answer which, finding you gone, I handed to the cashier."

"That was quite right. I instructed him to look after the matter."

"What I came here to tell you is about something I heard on the ferryboat."

"Something you heard on the ferryboat!" exclaimed Mr. Rhoades, much mystified.

"Yes, sir. I overheard a conversation between two brokers named Langley and Frankland, the purport of which you ought to know at once, because it greatly affects you."

"Indeed."

"Yes, sir. I will tell you what it was."

Arthur then repeated the words he had overheard, as near as he could remember them.

"You are sure that you have made no mistake, Arthur?" said Mr. Rhoades, gravely.

"I am sure, sir. You have been fooled by a bogus tip in order to get you to go into C. & U. One of them, I don't know which, said you had bought 20,000 shares at 50, and expected to get 10,000 more this afternoon."

"It is quite true that I bought the 20,000, but the purchase of the 10,000 was deferred until the morning."

"That is fortunate, I should judge, as the case stands."

"You say I have been invited over by Steele, as a part of the scheme, and that he proposes to detain me for a couple of days. I fail to see how he can do that unless I was willing to stay. As business would not permit it, I should certainly have insisted on going back in the morning."

"Mr. Steele intends to take some means to prevent you."

"He does, eh? Well, we'll see about that. So Frankland and Langley have put up a job on me? And a rascally job it is, too. And Steele and Wenlock are in it, also. What an easy mark I was never to suspect the bait they offered me to nibble at. Arthur, you're a smart boy to discover this plot, and an uncommonly shrewd one to come over here to tell me about it. Well, I shall spoil this little scheme in the bud. I'll sell those 20,000 shares first thing in the morning."

"If you get to New York."

"If I get there? What's to prevent me? I'll leave here now with you. Invent some excuse to throw the dust in Steele's eyes, and take the last train for town."

"The last train has already gone, sir. You can't leave here to-night, unless you can borrow an automobile, or hire one."

"But I must outwit those rascals and catch them in their own trap if I can."

"Well, sir, I'll tell you how you might be able to get the best of them without their knowing it, perhaps."

"How?"

"Send an order to your cashier by me to sell those 20,000 shares of C. & U. in the morning, in small lots, outside the Exchange, if possible, at a price lower than the market, which closed at 52. Then Langley and Frankland, who are evidently engineering the deal, will not suspect that you have got rid of the shares. Stay here with Mr. Steele as long as he makes excuses to have you do so, telephoning such other directions to the office as have no connection with C. & U. Langley and Frankland will start in to bear the stock to-morrow. That will not affect you after you have got rid of your shares. Let them push the price down the ten or twelve points they propose to do. Give me another order on Mr. Brown instructing him to buy C. & U. at its lowest point, say on margin, hypothecating such securities as you care to raise money on to cover your margin, then when the stock goes up to 55 or so, according to their programme, you can realize a big profit on their operations. When the deal is over, and they are laughing in their sleeves at your supposed losses, you can send for Langley, give him a laying out for his rascality, and show him how you have turned the tables on them."

Mr. Rhoades listened with much interest and not a little surprise as his messenger outlined the plan for getting back at the conspirators.

"Upon my word, Arthur, you are a wonderful boy. If

you were an experienced operator you could not have suggested a better plan of action. I'll adopt your idea at once, and will reward you in a suitable manner when the game is finished. Come into the house. I'll write a letter to Mr. Brown authorizing him to proceed on the lines you have laid down. Steele will suspect nothing, as I shall give him to understand that your visit had reference to a matter of great importance, quite foreign to C. & U."

Twenty minutes later Arthur was on his way to a hotel where he proposed to pass the night, with Mr. Rhoades' letter of instructions in his pocket.

He was feeling pretty good, for he felt that he had checkmated the plans of the four rascals as well as impressed his employer with a very favorable opinion of his own abilities.

CHAPTER XI.

THE DOING UP OF LANGLEY AND HIS CROWD.

Arthur reached the office soon after his regular time next morning and delivered Mr. Rhoades's letter to Mr. Brown, the cashier.

Soon afterward, Mr. Brown put on his hat and went out. Customers and several brokers, including Mr. Langley, came in and asked for Mr. Rhoades.

Arthur said he hadn't reached the office yet.

Later on, Broker Frankland came in and asked for Mr. Rhoades, and still later, Adam Wenlock appeared on the same errand.

He gave both of these gentlemanly rascals the same answer, and they departed apparently pleased with something.

Arthur watched the ticker at intervals all day and soon saw that C. & U. was dropping down the scale.

When the Exchange closed for the day it was 47.

Arthur chuckled to himself, especially when Langley came in after three and inquired again for Mr. Rhoades.

The young messenger did not presume to ask Mr. Brown if he had sold out the boss's holdings in C. & U., but took it for granted that he had.

Mr. Rhoades did not appear at the office next day, either, and C. & U. continued its downward march, reaching 41 by three o'clock.

Next morning at eleven it had gone low enough to wipe out Mr. Rhoades's margin if he had held on to it.

The broker still remained away, though he communicated with the office several times, but made no mention of C. & U.

C. & U. went to 38 that day, but recovered itself to 40.

Arthur, who had been watching the ticker like a hawk, concluded that it had gone as low as it was going to, and on his way home he left an order at the bank to purchase 10,000 shares at the market next morning, leaving enough to cover the margin at 40, that is, \$40,000.

Next day C. & U. went up to 45, and Arthur ordered 5,000 more shares at that price.

He also handed the tip to Ashley, who ordered 1,000 shares for himself.

Mr. Rhoades appeared at the office that day.

He called Arthur into his private office and told him that he had got rid of his 20,000 shares at the price he gave for it, and that the day previous his cashier had placed small orders on margin with different brokers for 20,000 at 41, and that he intended to get another 10,000 if he could find it anywhere.

It transpired that the bank had some trouble through its broker in filling Arthur's order, as the stock was scarce on the Exchange, and it cost the messenger an average of 47, and Ashley the same figure.

They were called on to make up the difference and did.

C. & U. continued to go up and on Monday afternoon closed at 55.

This was the figure Arthur had told the bank to sell his holdings at without notice, and Ashley had left an order to the same effect.

Arthur went in to see Mr. Rhoades after the Exchange had closed.

"I beg your pardon, sir, but are you going to sell C. & U. at 55?"

"Yes, my brokers have orders to throw the shares on the market to-morrow morning as soon as the Exchange opens. I'm going to try to break the price before those rascals can realize. They'll have to take in my 20,000 shares at top prices or risk the slump that's bound to follow," chuckled the broker. "I was unable to get any more of the stock, or I would have given them a greater shock."

"Well, sir, I know two parties who control 16,000 shares between them and they have arranged to drop them into the market first thing to-morrow, too."

"Good!" cried the broker, rubbing his hands with pleasure. "Who are the brokers who have the shares?"

"They are not brokers, but outsiders."

"By George! I'd like to shake hands with them. Why, 36,000 shares thrown at those scoundrels will knock them off their perch unless they've got more capital than I think they have. As it is, they must have over a million up, and I never thought they could raise so much. I think they'll find the boot on the other leg to-morrow. We'll cheat them out of a large slice if not all of their anticipated profits. It's coming out better than I expected."

Mr. Rhoades was tickled to death at the consternation he hoped to cause in the ranks of the enemy on the morrow.

"If things turn out as I hope, I'm going to give you \$5,000, Arthur. In addition, your days as a messenger are over. You're going into my counting-room."

"No, sir, I'll have to refuse the \$5,000."

"Refuse \$5,000!" cried the broker in amazement. "Refuse \$5,000!" he repeated. "Why, I never heard of such a thing. What do you mean?"

"I'll explain all to-morrow afternoon, sir."

"Why not now?" asked Mr. Rhoades, looking at him very hard.

"I have my reasons, sir, so I hope you'll excuse me."

"Bless me! I don't understand the matter at all. Refuse \$5,000! Who ever heard of an office boy refusing anything offered him?"

"It is a novelty, I suppose, sir; but there's a reason, and that's all I can say just now."

Next morning when the Exchange opened for business the bank's representative rushed up to Langley and asked him if he wanted any C. & U.

"How much have you got?"

"Eleven thousand shares. Will you take them or shall I throw them on the market?"

Langley gasped, made a quick calculation, and then said he'd take them.

He didn't dare refuse, for he knew the consequences, and he and his confederates had not yet got rid of their holdings.

They intended to begin that morning, Frankland, Steele and Wenlock having arranged to commence unloading in small quantities that would not attract attention.

Hardly had the memorandums passed between the two men than one of Rhoades's brokers offered him 5,000 shares of C. & U.

He took them, depending on subsequent sales by his associates to raise the funds to pay for the stock by three o'clock.

Another broker now launched another 5,000 shares at him.

Langley was staggered.

The perspiration gathered on his forehead and the look of a hunted beast came into his eyes.

He took the offer on the same risk as the other, hoping that the worst was over.

The worst, however, was to come, for a third broker shook an offer of 10,000 shares in his face.

Langley collapsed.

He was already deeply involved and dared not take the shares that he knew he could not pay for.

They were immediately dumped on the market, and C. & U. began to totter at .55.

Inside of a minute the Exchange was in an uproar.

A dozen brokers began to sell the stock short, seeing that it was going to pieces, and among these appeared Mr. Rhoades.

The conspirators made one more effort to avert the inevitable, and then tried to get rid of their holdings at any figure.

But buyers were shy, and C. & U. went down with a rush.

For an hour or more the Exchange was like a howling Bedlam, and when at last the panic began to subside, C. & U. was down to 43, and Langley & Co. were ruined men, for Langley, who represented all, could not meet his engagements at the closing of the Exchange.

It was several days before the bank made a settlement with Arthur, and then it was only after the seats of the four men had been sold to make up the amount they owed the different brokers.

Mr. Rhoades was in high glee.

When he closed out his shorts, and his brokers had settled with the Langley crowd for his 20,000 shares of C. & U., he had made \$350,000.

Arthur made \$185,000 over all charges, while Ashley came out \$7,500 ahead.

As for Langley and his crowd, they were practically broke, and their only resource was to go on the Curb, and try to build themselves up again.

They were probably the maddest men in town when they discovered that their conspiracy to ruin Mr. Rhoades had reacted on their own heads.

They swore to have revenge somehow.

They could not quite understand how their scheme had gone astray, but from certain things that Steele told them they traced the beginning of their defeat to Arthur Hale's night visit to Far Rockaway.

Although they did not credit the young messenger with having discovered their plans himself, nevertheless they blamed him as an agent in the matter, and included him in their vengeance.

CHAPTER XII.

ARTHUR HALE BECOMES HIS OWN BOSS.

It was not until after all settlements had been made in the C. & U. matter, and the fate of Langley and his confederates had been determined, that Mr. Rhoades renewed the subject of the \$5,000 present and other matters he had in mind.

"Now," he said, "I am prepared to give you my cheque for \$5,000 in recognition of your services to me in this C. & U. affair. You've saved me, undoubtedly, from a large monetary loss, and at the same time made it possible for me to turn the tables on the rascally clique who plotted my ruin, by which I have made a very handsome profit. A few days ago when I broached this matter, you said that you would not accept the money, for some reason which you intimated you would divulge later. Have you changed your mind?"

"No, sir. I am much obliged to you for your proposition to present me with the sum of \$5,000, and I will now tell you the reason why I refuse."

"I shall be glad to hear it. It must be a weighty one that could induce a boy of your years to refuse so handsome a sum."

"The reason is because I am already worth more than a quarter of a million."

"You are worth more than a quarter of a million!" exclaimed the broker, in astonishment.

"Yes, sir."

"Then you've fallen heir to a fortune. Is that it?"

"No, sir. I've made the money myself within this year."

"You made a quarter of a million this year," replied Mr. Rhoades, looking at his messenger as if he thought he had taken leave of his senses.

"Yes, sir."

"And pray, how did you make it? How could a boy like you make so big a sum of money in a year?" in an incredulous tone.

"In the stock market, sir."

"What!" ejaculated his employer. "In the stock market?"

"Yes, sir."

"Perhaps you'll explain."

"Certainly, sir," said Arthur.

After mentioning how he had made his first essays and acquired a capital of \$2,200, he told the broker of his first important deal—500 shares of C. & D., by which he had cleared \$10,000.

"My next attempt was 1,000 A. & P., which I bought at 92 and sold at 112 $\frac{1}{2}$, making \$20,000. Then I overheard two men one day talking about the prospects of the Utah Consolidated copper mine. I bought 5,000 shares at \$6 and another 5,000 at \$8. I sold both at 12, just before the drop, and made \$50,000. That left me with \$80,000. Then I went in on this C. & U. deal, feeling pretty certain of where I stood. I bought 10,000 shares at 40 and another 5,000 at 47. I ordered the shares dumped on to Langley and friends at the same time you did, and I made \$185,000. Now I'm worth exactly \$265,000. That's the whole thing."

Mr. Rhoades listened to his messenger's confession with the utmost amaze.

It seemed like a fairy tale to him.

He could hardly realize that there was any truth in it, and yet Arthur had been very explicit about the details.

For some moments after the boy had ceased speaking he sat and looked at him as if he were some strange species of animal he had never seen before.

"Don't you know that most brokers object to their employees speculating in the market?"

"I admit it, sir, and consequently I am going to tender you my resignation as your messenger."

"Very well. I accept it. And as an evidence of my excellent opinion of you I will transfer you to my counting-room; but you must promise me that you will not monkey with the stock market any longer."

"I am very much obliged to you, Mr. Rhoades, but I will have to decline your very kind offer."

"Why?"

"Because hereafter I am going to work for myself."

"Indeed. In what business?"

"A private operator in stocks."

Mr. Rhoades whistled.

"Upon my word, you have a great nerve. How long do you think that \$265,000 will last you?"

"I hope that it will be the means of making me a millionaire."

"You do? I commend you for your modesty," laughed the broker. "So you actually think that you will continue your wonderful run of luck?"

"I hope so, sir."

"Why, there won't be a broker in the Street but will try for your scalp."

"I think there will be one who won't."

"Who's that?"

"Yourself."

"True. I wouldn't endeavor to deprive you of your fleece, but I'm about the only one, I guess."

"Well, sir, if any broker can do me up he's welcome to what he can get."

"Then you believe you are a match for the Street, eh?" asked Mr. Rhoades, much amused.

"No, sir. I mean to do business on business principles and keep a sharp eye out for sharks."

The broker shook his head in a doubtful way.

"Wall street is full of pitfalls. It is but a step from affluence to poverty, young man. I think you are making a grave blunder by leaving my employ."

"Possibly; but I have a different opinion."

"Your inexperience will make you a fair mark for every designing rascal of the Langley stripe in the district."

"I do not propose to advertise the fact that I have a lot of money. You are the only one I've taken into my secret, and I know you will not spread the news."

"You shall have no cause to regret your frankness with me. When do you expect to cut loose?"

"At the end of this week."

"Very well. I shall insist, however, that you accept my check for \$10,000, in consideration of your recent services, which have been worth half a million to me. But for you I should have lost \$150,000 cash, as well as the \$350,000 I was enabled to make through the C. & U. deal. I am only giving you two per cent. I shall also be happy to execute your orders to any reasonable extent, and you may depend on getting a square deal from me."

"All right, sir. I'll reconsider my refusal to accept your first offer, and take your second. I recollect that it is considered unlucky to refuse money when it is offered, and I don't want to hoodoo myself at the start."

Mr. Rhoades laughed.

"Have you picked out your office yet?"

"No, sir; but I expect to get a room in one of the big office buildings, even if it's only a sky parlor."

"You will find it rather awkward to do business without a check book. Every time you make a deal you'll be obliged to carry the cash around in your clothes."

"Well, sir, Wall Street is pretty safe these days. It isn't very often that a person is knocked down like that young Englishman was on Exchange place."

"True, but there are other ways of losing money. Well, I wish you all success in your new venture. Should you meet with adverse luck, and wish at any time to return to my employ, I will make an opening for you in my counting-room."

"Thank you, sir. I appreciate your kindness very much." That ended the interview, and the ensuing Saturday ended Arthur's connection with Mr. Rhoades.

During the next week he spent his time looking up an office.

He found a suitable one on the sixteenth floor of the Atlas Building on Wall Street and proceeded to furnish it up to suit his taste and requirements.

There was one unusual feature about the room which rather appealed to the bright young operator, and that was a trap-door which the previous tenant had had built in the center of the floor.

Covered with a large fancy rug, Arthur looked upon it as better, in some respects, than a safe, for it was the last thing any one would think of looking for in a modern office building, and it fitted so nicely as to defy ordinary inspection.

In fact, it was by the merest chance that Arthur discovered its presence, and he at once perceived its advantage as a secret repository for anything of value.

As soon as the office was ready for occupancy, Arthur took possession and hired a small office boy, who soon discovered that he had a fat job.

Inside of two weeks Elsie Williams resigned as stenographer for Mr. Rhoades and took possession of a corner of Arthur's office.

The glass door, which had at first been lettered simply "Arthur Hale" in the center, now had the additional inscription in smaller letters:

"Elsie Williams—Public Stenographer."

What Arthur Hale's business was could only be conjectured by the other tenants of the corridor, but they soon made out that the chief occupant of Room No. 520 was an uncommonly bright looking and businesslike boy.

CHAPTER XIII.

ARTHUR MAKES A BID FOR GOVERNMENT BONDS.

"Hello, Art, you've got a fine office, even if it is up near the roof," remarked Curtis Ashley, walking in rather unexpectedly on his friend.

"Yes, I like it very much. One can get a fine view of the lower part of the city, the tail ends of the rivers, the bay and a glimpse of both Brooklyn and New Jersey."

"I should think that it was a very comfortable office, especially in summer."

"That's what it is."

"I see you've got Miss Williams with you. She's gone into business on her own hook, too."

"Yes. I've just some cards printed for her, and have circulated them about the building, so that I hope she'll soon get plenty of work to do. I won't have much for her to do myself. She ought to be here by this time."

The words were hardly out of his mouth before the door opened and the fair stenographer entered the room.

"How do you do, Miss Williams?" said Ashley. "Glad to see you."

"Thank you. Come up to inspect our office, I suppose," she replied, with a smile.

"That's what I have. I was telling Art that you both have a very comfortable place here."

"I like it very much. But I sha'n't be thoroughly contented until I get lots of work to do. At present all I have to do is to read, and that isn't very profitable."

"Art will see that you get busy, don't you fear," grinned Ashley. "I suppose you haven't anything on the books yet, old man?" turning to his friend.

"Not a thing, but I ain't worrying about that."

"I should say not. A fellow that's worth a quarter of a million can afford to take things easy."

"I prefer to have something on my mind, but I'm not going to rush bald-headed into business just to get busy. I want to know where I'm at. I'm developing my bump of caution now. A quarter of a million dollars requires looking after, or it may get away from you when you aren't thinking. I may have made it easy, that's because I've been lucky, but I can lose it twice as easy if I don't keep my weather eye lifting all the time. Isn't that the way you feel toward your thirteen thousand odd?"

"Bet your life it is! I'm going to hold on to it with a double grip until I catch on to something that looks real good, and even then I sha'n't jump in until I have had a talk with you, for I've got a notion that you've got a more level head than me, and consequently your advice goes a long way with me every time."

"I suppose I ought to feel complimented," laughed Arthur.

"That's for you to say. I'm only giving you my opinion on the subject."

"All right, Curtis. When you hear of a tip come up here and I may buy a share of it from you."

"You'll buy nothing. You're welcome to share in any tip I get hold of in return for your advice."

"That's a cheap way of acquiring an interest in a good thing. I never refuse an offer as liberal as that."

"Well, I can't stay here all day, or there'll be something doing at the office when I get back, for Mr. Darby seems to keep tab on me when I go out. One of these days I'm going to shake him and go into business for myself. It's fine to be one's own boss."

"Perhaps it is, but not always as profitable as you may think."

Ashley laughed and then took his leave just as a gentleman entered at the door with some papers in his hands.

"I should like to see Miss Williams," he said.

"That is the young lady at the desk yonder," replied Arthur, sitting down at his own desk and taking up the *Wall Street News*.

The gentleman went over to Elsie and engaged her to do some typewriting for him.

His office was the adjoining one, and he said that his stenographer had just left him to get married and he had not as yet hired a new one.

Elsie said she would be happy to be of service to him, and they soon came to terms on the work, which she did so well for him that he said he might give her all his work of that nature if she would come in and take dictation when he wanted her to.

She agreed to that.

Within a week she had got several customers who could not afford to keep a girl steady, and she began to feel quite encouraged over her new vocation.

Arthur now made it his whole business to watch the fluctuations of the market and to keep on the alert for a possible opening.

Mr. Rhoades paid him a visit after he had been three weeks in his office.

"Well, doing anything yet?" the broker asked after he had looked around the place and remarked on its cheerfulness.

"Nothing as yet, sir."

"Going slow, I suppose."

"Yes, sir. I am studying the situation."

"You'll find you have lots to learn, my boy."

"Yes, sir; and it can't be learned in a day."

"I'm learning something new all the time myself, and I've been thirty years in the business. Do you think of becoming a broker after awhile?"

"Perhaps. When I've got more familiar with the ropes."

"I think you would have done better to have gone into my counting-room and learned what you need to know in the regular way. You could have put your money out at interest where it would have been safe, and in a few years you would have had both the capital and the experience to branch out properly for yourself."

"I have no doubt you are right, sir; but my idea is at present to do business entirely for myself through regular brokers—yourself, for instance."

"You are taking a great risk, as I told you before. I admit that you are pretty smart, with a remarkably clear head for one of your age, but still the Street is full of bright men who are looking out for Number One at all times."

"I believe you, sir."

"Well, I've come up to give you a pointer. Not on stocks, but on a new bond issue for which bids will be asked by the Secretary of the Treasury in a few days. I should advise you to try and get hold of a quarter of a million of these securities, for they'll be at a premium in a short time. I made some calculations myself last evening for your benefit, and here they are on this paper. This will be a better and safer method for you to make money than by going into stocks. The moment the Government advertises for bids, send your request for a quarter of a million at the figure I've checked off. It's my opinion you will secure an allotment. They will have to be paid for in gold, so you

had better get your first payment of ten per cent. ready as soon as you are notified that your bid, or any portion of it, has been accepted. Then you'll be in shape to deposit the amount with the Sub-Treasury without loss of time."

"Thank you, sir. I will act on your advice."

"You may find it of advantage to dispose of your option on the new bonds after you have made your first payment, or even before, for you will have a certain length of time between the time of the allotment of the bonds and the date of the initial payment. At any rate, you can consult with me before you make any move, and I will give you the benefit of my advice and experience."

"I am very much obliged to you, Mr. Rhoades."

"Don't mention it. I have taken an interest in your future and would like to see you get on. Depend on it, I will do all I can for you."

The broker then went over to where Elsie was busily clicking away at her machine and asked her how she was getting on.

"I am doing very well, Mr. Rhoades," she replied. "I rather like the novelty of being my own employer."

"Well, I am glad you are in with Arthur. He'll look out for you if you need any looking after."

Elsie laughed and replied that she guessed she could take care of herself all right.

Mr. Rhoades talked with her for awhile and then took his leave, saying that he would drop up again before long.

During the first part of the succeeding week Arthur, who was on the lookout, saw the Government request for bids on a certain new bond issue, and he lost no time in sending in his own bid in the regulation manner.

He soon saw by the papers that the issue had been over-subscribed to a considerable extent, so he came to the conclusion that he might not get the whole of the bonds he had asked for.

That, however, would depend on the character of the bids, the highest of which would, as a matter of course, have the call.

In due course of time Arthur received an official notification that his bid was accepted and that he would be allotted the full \$250,000 worth.

He immediately went out and secured \$25,000 in gold coin and brought it in sections to his office, depositing it in the compartment in the floor under the big rug.

He took care to lock his office door while he was putting it away, so that no one but himself and Elsie would learn of his secret receptacle.

"This is as good as a safe any day," he said to the stenographer. "Who'd ever think of looking under this rug for a trap-door in the floor?"

"I don't think anybody would," she answered. "I never heard of such a thing in an office building before."

"Nor I. I don't believe the officials of the building have any knowledge of its existence. I am sure they never would have permitted such an arrangement to have been constructed. Whoever used this room had it made on the

quiet, for naturally their object was a secret. See, you can hardly tell when you know it is there. Then I'll get it up with, but it is so light that a penknife suffices to pry it up."

Arthur re-covered the trap with the rug, and then, unlocked the door and opened it to go out.

He came face to face with Joseph Langley, with a bunch of papers in his hand, who was apparently in the act of entering.

CHAPTER XIV.

A THRILLING SITUATION.

Mr. Langley was perfectly cool and collected, but Arthur was rather staggered at the meeting.

"I wish to see Miss Williams," said the curb broker, without any indication that he had ever seen the boy before.

"Miss Williams," exclaimed Arthur, "here is a gentleman who wishes to see you."

Elsie turned around and Mr. Langley walked toward her. "I've brought some work that I wish you to do for me," the boy heard him say.

Then he closed the door and walked toward the elevator.

"Wonder if that man has an office on this floor or in this building?" Arthur asked himself. "I don't care about Elsie doing any work for him. A man capable of putting up such a job as he did on a fellow broker is not to be trusted."

Arthur made a tour of the floor, but did not see Langley's name on any door.

When he went downstairs he looked at the office directory on the wall and saw that Langley & Frankland had an office on the sixth floor.

"It is evident that they haven't a stenographer, or Langley wouldn't bring work to a public stenographer," he said, as he walked outside.

When he got back to the office an hour later he asked Elsie what she had done for Mr. Langley.

She told him.

"He promised to bring me some more copying to-morrow," she added.

"Don't you remember that I told you that a clique of brokers tried to ruin Mr. Rhoades a few weeks ago?" asked Arthur.

"Yes, I remember you told me about the matter before either of us left the employ of Mr. Rhoades."

Well, this Langley was the head and front of the contractors."

"Is that really so?"

"It is."

"Then I'm sorry that I did anything for him," she said.

"Well, it doesn't matter so long as he paid you for your work, but if I was you I'd fight shy of him hereafter. Find some excuse to shake him off. I don't care to have him, or his partner Frankland, coming in here."

"Very well, Arthur."

Next day when Langley came up with another bunch of work he was accompanied by Frankland, whom he introduced to Elsie.

Arthur was not in at the time, but he came in before they left.

Frankland came over to him.

"I think you were Mr. Henry Rhoades' messenger until lately, weren't you?" he asked, with a peculiar smile.

"Yes, sir," replied Arthur, coldly.

"You seem to be in business for yourself now. Might I ask the nature of it?"

"My business is entirely of a private nature."

"Ah, indeed! If I am not mistaken, you were one of the lucky bidders for a quarter of a million of Government bonds. Would you like to dispose of your option at an advance?"

"I haven't considered such a matter as yet," replied Arthur.

"Well, if you should, Langley and I are ready to make you an offer. We have an office on the sixth floor. We'll be glad to have you drop in any time and see us."

Arthur bowed, but did not say whether he would or would not call.

"You don't smoke, do you?" asked Frankland, drawing a leather pouch from his pocket and seeming disposed to prolong the interview, while his partner was engaged with Miss Williams, though Arthur gave him no encouragement.

"No, sir, I do not," replied the boy.

"Nor drink either, eh?"

"No, sir."

"Those are pleasures to come when you get older," laughed the broker.

"I don't intend ever to drink, and I hardly think I will take to smoking, either."

"You'll find that if you adhere to such a resolution that you'll be out of the swim, young man," replied Frankland, striking a match on the sole of his boot and lighting a cigar.

"I don't think it absolutely essential to a person's in life to do either," replied Arthur.

"Possibly not; but nearly everybody indulges in one the other, and most people in both."

"I don't think it will do me any harm to be one of the exceptions."

"Unless one drinks he can hardly be considered social."

"I don't agree with you, Mr. Frankland."

The broker shrugged his shoulders, as if it was a matter of indifference to him whether Hale agreed with him on that point or not.

"You're one of the lucky boys, aren't you?" he said, after a pause.

"In what respect?"

"I heard that you made a quarter of a million out of the stock market."

Arthur gave a start of surprise.

"Who told you that?"

"Oh, a little bird," chuckled Frankland, winking one eye at the boy.

"I wouldn't take too much stock in what birds say," replied Arthur.

"I don't, as a rule; but—well, you did make it, didn't you?"

"You can't prove it by me, Mr. Frankland. But doesn't it strike you as just a little bit ridiculous that a messenger boy should be able to make even the tenth part of that sum in stocks?"

"That's right; but your case is the exception that proves the rule."

"That is, you think it is the exception."

Frankland whistled softly and puffed away at his cigar.

"Whether you've made it or not, you're credited with the fact," he said. "And your bid for \$250,000 worth of bonds seems to confirm it. By the way, I think I could put you on to a good thing in copper if you've got the cash to follow it up."

"You are very kind," said Arthur. "Do you often have good things up your sleeve?" with a sarcastic smile.

"Oh, yes, quite often. We have the inside track in certain quarters. We get hold of information in advance that is very valuable."

"Then you ought to make money."

"We do. I guess I could put my hand on half a million to-day if it was necessary."

Arthur didn't believe him, for he had good reason to know that Langley and his partner were at a pretty low financial standpoint.

He had concluded his business with Hale, and, as he was satisfied with her work, he rose to go.

"Good-day, Hale. Drop in again, and we'll get back to the office."

Hale was getting up. "Good-day, Hale. Drop in again some time. Langley and I will put you next to a deal that will double your capital inside of ten days."

With a nod he followed his partner outside, and Arthur was glad to get rid of them.

One day, a week later, Arthur arranged to go to the theater with Ashley.

Ashley was to call at the office about four, and they were to go to a restaurant and take supper together later on, after they had escorted Elsie to the Bridge cars.

It was about a quarter to four when the office door opened and four men entered the room.

Arthur stared at them in surprise, for the visitors all looked alike.

Each had a full beard that was a duplicate of the rest. Each wore a blue-serge sack suit and a brown derby hat.

Any one would have taken them, at a glance, for four brothers.

One, who carried a satchel, remained near the door, while two advanced toward Arthur and the other went over to Elsie.

Before Hale could ask the men their business, they suddenly pounced on him, and, in spite of his resistance, gagged him with a handkerchief and bound his arms behind his back.

Then it was that he saw that Elsie's mouth had also been gagged in a similar way, and that one of the men menaced her with a revolver.

It was certainly a thrilling situation for these two young people to find themselves in without the slightest warning.

CHAPTER XV.

THE ROBBERY.

"Now," said the man with the revolver, "let's to business. This young chap is worth a quarter of a million. I happen to know that he has discovered the secret depository of this room. Let us see if he keeps his wealth hidden in it, for, being under age, he cannot deposit it in a bank and draw his check against it. He must keep it somewhere, and as there is no safe in the room I have a strong suspicion

that we shall find it under the floor. No. 2, it will be your pleasant duty to search for it."

The voice was stern and menacing, and to Arthur's quick ear it seemed to be the voice of Joseph Langley.

At a sign from the leader, the man addressed as No. 2, and who Arthur felt assured was Oscar Frankland, stepped forward from the door, which he had locked, and, dropping the hand-bag he carried on the floor, tore the rug aside, and falling on his knees, jack-knife in hand, proceeded to pry up the hidden trap-door.

It was scarcely the work of more than a moment for his deft fingers to accomplish his purpose.

The tray was thrown back, exposing a square hole in the floor.

In the hole were several bags that looked as if they might contain coin, two japanned tin boxes, while a shallow box full of glittering \$20 gold pieces lay on top of all.

"I thought as much," said the man who was bossing the job, with a gleam of satisfaction in his eyes. "The money is here, though I regret to observe that a considerable amount of it appears to be in coin. We have no time to lose, No. 2. Dump the gold into the bag, and then hand out those boxes for No. 3 and No. 4 to take charge of. Doubtless we shall find a couple of hundred thousand in bills in them."

While Langley threatened Elsie, and the two rascals who had hold of Hale gripped him tighter, Frankland seized the tray of gold coin and emptied its contents into the big satchel brought to carry away their expected plunder.

The bags of coin followed the contents of the tray, and then No. 2, or Frankland, closed the bag and snapped the catches.

After that he pitched out the two tin boxes, which were locked, and happened to contain a lot of cheap mining stock that Arthur had picked up at a bargain a few days before.

As there was nothing else of value in the hole, Frankland let the trap-door fall back into its place, replaced the rug, and stood up.

"Now, No. 3 and No. 4," said the leader of the enterprise, "tie that boy to his chair, and see that you make him fast."

His orders were at once obeyed, the men taking pieces of rope from their pockets which they had evidently brought for the purpose in question.

"Tie the girl to her chair," ordered the disguised Langley next.

As Elsie was much too frightened to make any resistance, this was easily accomplished.

The leader then pointed at the two tin boxes, and Nos. 3 and 4 each picked one up.

Langley returned the revolver to his pocket and walked to the door.

His confederates followed close at his heels.

As Langley unlocked and partially opened it to see if the coast was clear, he came most unexpectedly face to face with Curtis Ashley, whose hand was extended to grasp the knob.

With a smothered imprecation, he started to close the door again.

This move aroused Ashley's suspicions, and he pushed his foot against the door, at the same time trying to look into the room.

He couldn't see Arthur from where he stood, but he did see Elsie, gagged and tied to her chair.

That was enough for him to decide that something crooked was transpiring in the room.

"Go away, young man," said Langley. "The office is closed for the day."

Then he forced the door shut.

Ashley started at once for the elevator for the purpose of descending to the ground floor and notifying the superintendent about what he had seen.

He was fortunate enough to catch a downward car right away, and in a moment was descending at a swift rate.

The superintendent was in the main entrance, talking to the janitor.

Ashley broke into their conversation with more haste than politeness.

What he said put springs into the feet of the superintendent and the janitor.

The latter at once rushed off to bring forward as many of his assistants as he could find on that floor and in the cellar, while the superintendent telephoned at once to the nearest police station.

Five minutes later the janitor and three of his men were ascending by one of the elevators to the sixteenth floor, with orders to break into Arthur Hale's office if necessary.

Near the elevators on the ground floor stood the superintendent, with Ashley, the engineer, and one assistant janitor, ready to cut off the retreat of the bearded rascals the boy had caught a glimpse of in his friend's office.

"You are sure you can identify them?" said the superintendent. "It won't do for us to hold up the wrong persons."

"I'll know them all right. They've got beards alike, and all wear blue suits and derby hats."

The three men and the messenger waited impatiently for their quarry to appear, but ten minutes went by and they did not materialize.

"The janitor and his assistants must have captured them in the office," said the impatient superintendent at last. "I'll go up and see how things are progressing in that quarter, and while I'm gone keep your eyes skinned that they do not escape."

The official took the elevator up.

Hardly had he disappeared when an elevator cage came down and out of it stepped broker Wenlock with a package under his arm.

Ashley knew Abram Wenlock by sight, but did not connect him with the matter in hand, for he only sported a moustache, and wore a light overcoat and a tall silk hat.

The next elevator that reached the ground floor let out broker George Steele, who also wore a moustache, a silk hat and a dark overcoat.

He, too, had a package under his arm.

The watchers let them both pass without a second thought, and they marched out into the street and disappeared in the direction of Broadway.

Shortly afterward brokers Langley and Frankland appeared, in their customary attire.

They each carried small grips that appeared to be heavy, but the watchers had no thought of holding up the two tenants of the building, so that they also made off in the direction of Broadway unchallenged.

In a few minutes one of the janitor's assistants came down.

"Haven't you seen the rascals yet?" he asked the engineer.

"No," was the answer.

"Then they're hiding somewhere in the building, for they were not in Hale's office when we got there. We found Hale and Miss Williams gagged and bound to their chairs. Hale says he's been robbed of \$25,000 in gold coin, and a couple of tin boxes full of mining stock. You're sure the thieves haven't slipped out under your nose?"

"I'm positive they haven't," replied Ashley. "I'd know them in a minute by their clothes and beards."

"How do you know but their beards were false? They might have discarded them on the way down."

"They couldn't have discarded their blue suits and derby hats, too," replied Ashley.

"You didn't see anybody carrying a good-sized valise that seemed to be heavy, did you?"

"No. The only persons who have gone out of that door

with bags in their hands were brokers Langley and Frankland, tenants of this building, and the grips they carried were only small ones," said the janitor's assistant who had remained below on the watch.

At that moment two uniformed officers and a detective in plain clothes came into the building and asked for the superintendent.

"He's upstairs on the sixteenth floor in the office that was robbed by four rascals, who appear to be hiding somewhere in the building," said the engineer. "This lad here saw the scoundrels in the office and came down and gave the alarm."

"You take this elevator and go up," said the detective to the policemen. "I'll follow in a moment."

The he turned to Ashley and asked for particulars.

CHAPTER XVI.

CONCLUSION.

When the janitor and his assistants reached Arthur Hale's office they found the door locked.

They knocked loudly, but no one answered their summons.

Then the janitor produced a duplicate key and opened the door.

When he and his assistants entered the room, the four rascals were gone, but Arthur and Elsie were there bound and gagged as the scoundrels had left them.

They were quickly released and questioned.

Elsie succumbed at that moment and fainted.

Arthur rapidly sketched the particulars of the outrage to which they had been subjected, and then he and the men started to try and find the villains in the building, leaving one of the assistants to revive the stenographer.

Arthur was pleased to learn that his friend Ashley had interrupted the retreat of the thieves and given the alarm.

"They can't escape by the main entrance, for the superintendent, the engineer, one of my men and your friend are down there on the watch for them," said the janitor.

"Good," said Arthur, "we ought to be able to catch them, then. I am satisfied that the fellows were disguised, and I believe I know two of them. If my surmise is correct, there will be little difficulty in capturing them."

"What did they get?" asked the janitor.

"Twenty-five thousand dollars in gold coin and two tin boxes full of mining stocks."

"How did they carry so much coin off?"

"In a good-sized valise that they brought with them, evidently for that purpose."

"Then they must have known or suspected that you had the gold in your office," said the janitor.

"They did, for their talk showed it. In fact, they thought I had much more on the premises; but that's where they were fooled. I keep most of my funds in a safer place."

"In your bank, of course," replied the janitor, who did not know or stop to think that Arthur's age prevented him from having a regular bank account.

The boy, however, did not think it necessary to say where he kept his money.

The first thing they did was to stop each of the elevators as it came up and question the men in charge if the rascals they were after had gone down in one of them.

The answers they received showed that the thieves had not taken the elevators.

"Then they walked down the stairs," said the janitor.

"One of your men had better walk up to the top floor and go on the roof, as a matter of precaution, while we go down and search each floor," said Arthur.

The janitor thought the suggestion a good one, and despatched one of his men to search the two upper floors and the roof.

They then began a systematic examination of the floors down.

While they were at it the policemen arrived at Arthur's office, and found Elsie just recovering from her faint, and the superintendent with her.

They got all the particulars from the girl and then asked where Hale was.

"I can't tell you," she replied. "He was here when I fainted."

At that moment the detective entered the room.

Elsie repeated her story to him.

The detective then left one of the officers and returned downstairs with the other and the superintendent.

They found the party below still on the watch, with nothing to report.

"The janitor with his men and Hale are probably searching the different floors," said the superintendent. "They ought to find some trace of the rascals, for it seems evident that they have not left the building."

At the detective's suggestion, he and the superintendent walked up by the stairway and met the janitor, his men and Arthur on the seventh floor.

Arthur gave him his side of the story, while the others continued the search.

He also told the detective about his suspicions that brokers Langley and Frankland were implicated in the outrage.

"On what ground do you suspect them?" asked the detective.

Arthur told him as briefly as possible of the trick they had tried to play on Mr. Rhoades.

He also mentioned that Langley had paid two visits to his office lately, ostensibly to have copying done by Miss Williams, and that Frankland had also called with him on the last occasion.

"Only the leader of the thieves spoke while they were in my office, but if it wasn't Langley's voice it was one exactly like it," he concluded.

"Let's take this elevator down," said the detective.

They boarded the cage and went to the ground floor.

"Do you know Langley and Frankland, tenants of this building, by sight?" he asked the janitor's assistant who had remained below.

"Yes," was the reply.

"Have you seen them go out since this trouble happened?"

"Yes. About fifteen minutes ago."

"Did they have a valise with them?"

"No, but each had a small hand-grip."

The detective thought he saw a light on the subject.

"What floor is their office on?"

"The sixth."

"You know Wenlock, don't you, Ashley?" put in Arthur.

"I do. I saw him come out of the elevator a short time ago with a package under his arm."

"Did he have on a blue suit and a derby?"

"I didn't notice his trousers, but he had a light overcoat on and a silk hat, same as he always wears."

"I think we ought to go up and investigate Langley & Frankland's offices," said Arthur to the detective. "If my idea is correct, we may find that the disguises worn by the four thieves are hidden in there. If we can find them that will fix the guilt where it belongs."

"I was thinking of that myself. Let's walk up and meet the superintendent and the others. The janitor will be able to let us into the office in question if it is locked, as I guess it is," said the detective.

Ten minutes later the janitor, the superintendent, the detective, and Arthur were standing before Langley & Frankland's office on the sixth floor.

The door was locked.

The janitor opened it with his pass key.

Of course the detective knew that he was acting without authority in going through the office without a search warrant, but the circumstances seemed to justify the high-handed proceeding.

In the closet of the washroom he found four false beards, four brown derbys, and two blue suits.

While he was thus engaged Arthur discovered the large satchel in which the gold had been carried from his room.

He recognized all the articles.

"All right," said the detective. "I'll get warrants for the arrest of these men right away. I'll leave an officer here to arrest Langley and Frankland if they should return today. All these articles I'll leave in your charge for the present, Mr. Superintendent, until I can take them away."

The warrants for the four curb brokers were duly issued and the men were arrested next morning as they were entering their offices.

They expressed great surprise and indignation when taken into custody.

At their examination at the Tombs later on enough evidence was brought against them to warrant the magistrate in holding them under heavy bail.

As they couldn't find friends willing to put up for them, they remained in prison.

A day or two afterward a lawyer called on Arthur at his office and told him that the \$25,000 in money and the mining shares would be returned to him if he and Miss Williams agreed to modify their evidence before the Grand Jury so as to create a reasonable doubt of the curb brokers' guilt.

"No, sir," replied the boy, emphatically, "I'll do nothing of the kind. Besides, I don't think it would avail Langley and his associates at all, for their disguises, in the hands of the police, were found in Langley & Frankland's offices."

"We'll fix that somehow if you'll do your part," replied the lawyer.

But Arthur refused to compound a felony under any circumstances.

The result was the lawyer left with a flea in his ear.

Arthur then went to the District Attorney and told how the lawyer attempted to bribe him into helping the brokers to escape their just deserts.

The result was that the lawyer was haled before that official and put through a species of third degree, which ended in the recovery of \$20,000 of the money and the mining shares.

Before the rascals were brought to trial Arthur sold his

option on the Government bonds, under Mr. Rhoades's advice, for a handsome profit, which raised his capital to nearly \$300,000.

In due time Langley, Frankland, Steele and Wenlock were tried in the criminal court, were convicted, and sent up the river for several years to ruminate on the folly of trying to acquire riches by underhand methods.

Before their term of imprisonment had expired Arthur Hale was worth over \$600,000, acquired by fortunate and conservative speculation in the stock market.

He had his own bank account, too, at the Manhattan National, for he had already cast his first vote as a citizen of the republic.

Last June he passed his twenty-second birthday, and he celebrated the event by taking possession of a life partner in the person of Elsie Williams.

Curtis Ashley, who is a frequent visitor at their handsome home on Seventy-second Street, near Riverside Drive, says they live like a pair of turtle doves, and that fact has so impressed him that he is on the lookout himself for some attractive girl to share his name and his present fortune of \$75,000.

While Ashley is not a partner of Arthur Hale's, the two young fellows speculate more or less in unison, and from present appearances both are likely to have larger bank accounts before they are much older.

As for Elsie, she is more than satisfied with her luck in having secured the best husband in the world, and she has no fear that Arthur's continued juggling with the market will result otherwise than in his making it pay as well as ever.

THE END.

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